



Bridgwater and District Credit Union

now available in Nether Stowey Church Centre every Tuesday
or Cannington every Wednesdays

<http://www.bridgwater-and-district-credit-union.co.uk/>

Bridgwater and District credit Union is one of the partners of the **Help and Advice Across Sedgemoor (HAAS)** project that is now available to offer practical up-to-date information, advice and support to the people of Sedgemoor.

Bridgwater and District Credit Union is a volunteer run community based savings and loan organisation that offers a friendly local alternative to other finance businesses. Membership is open to anyone who lives or works in Sedgemoor or Quantock Vale at a charge of just £1 per year. **Money saved in the community, loaned in the community, stays in the community.**

We encourage and help people to manage their money to enable them to have money available when it's most needed and to avoid sliding into difficult to manage debt. We are a not-for-profit enterprise, any surplus funds at the end of the year are given back to savers as a dividend. You can save from as little as a £1 a week. We do offer loans at a very reasonable rate of interest for our members.

Savings are also protected by the Financial Services Compensation Scheme, so saving with B&DCU is secure.

We can also be found at the other HAAS outreaches in North Petherton as well as our own stand alone collection points in and around Bridgwater, Highbridge and Burnham-on-Sea. We are always looking to extend the benefit of membership to other places in Sedgemoor and offer a warm welcome and training to new volunteers.

Our office in the Victoria Park Community Centre is open every weekday morning from 9.30 to 12.00.

Telephone 01278 447100. Email bridgwater.cu@care4free.net. More information about us can be found on our website; www.bridgwater-and-district-credit-union.co.uk

Maybe it is too early to start thinking about saving for next Christmas but perhaps it is time to start planning that summer holiday or perhaps just putting some money aside for a rainy day.

Why not drop into the Nether Stowey Church Centre next Tuesday (1pm.to 3pm)or Cannington URC Wednesday 1-4pm and find out how the Bridgwater and District Credit Union is helping the people of Sedgemoor to manage their money.

The Bridgwater and District Credit Union is governed by the [Financial Conduct Authority](#) and the [Prudential Regulation Authority](#) Registration Number: 213560 just like the banks and building societies.

VILLAGE AGENT NEWS

As from April of this year Government legislation allows people to cash in their pensions. Sadly this may result in a number of scams which can defraud the Pension Holder.

Individuals could be targeted in a number of different ways including:

- Websites, mass texting, telephone calls or cold calls
- Scammers may suggest that the Government has asked them to make contact

Scammers may offer a number of services such as:

- 'One-off investment opportunities', 'free pension review', 'cash bonus', 'government endorsement', 'legal loopholes'
- Transfer of your money overseas
- Access to pension before aged 55
- Encouragement to speed up transfer of money to a new scheme

NEVER REPLY OR TALK TO THESE CALLS/LETTERS/EMAILS!

If people are interested in cashing in their pension they should-

1. Consult their Bank Manager, Solicitor, Accountant or responsible person such as a member of their family before doing anything
2. Insist on having everything in writing
3. Not give details of their pension scheme or Bank Account to anyone other than a responsible person

Remember if it appears to be too good to be true it probably is not true.

**Please contact me about this or any other issue that is worrying you
Alison Hoare ahoareva@somersetccc.org.uk 07798 703321**