

EFFECTIVE 4 JANUARY 2022

Changes to variable rate savings.

For main range (currently available) accounts.

This leaflet details changes to variable rate savings accounts in our current range. These accounts remain available to open by existing members and those in postcode areas IP, NR, CO, CM, CB and PE.

Fixed rate savings accounts are unaffected and will not have any rate changes applied.

Account name	Balance	Current interest rate % Gross/AER*	Interest rate from 4 January 2022 % Gross/AER*
Family Tree Trust	£10 - £50,000	1.00	1.15
Junior ISA	£10 and above	1.00 Tax free	1.15 Tax free
Stepping Stone ISA (Ages 16 - 20)	£10 and above	1.00 Tax free	1.15 Tax free
My Money Saver (Ages 0 - 10)	£1 - £5,000	1.00	1.15
My Money Saver Plus (Ages 11 - 17)	£1 - £10,000	1.00	1.15
Everyday ISA	£10 and above	0.10 Tax free	0.25 Tax free
Everyday Saver	£10 and above	0.10	0.25
Member Reward Saver	£10 - £25,000	0.45	0.60
Mutual Advantage	£100 - £50,000	0.30	0.45
Christmas Saver	£10 - £2,000	0.10	0.25

*AER (Annual Equivalent Rate): A notional rate which illustrates what the gross rate would be if the interest was paid and compounded once each year.

If you would like this in large print please call us on 0330 123 0723.