



Q. What do a residential care home worker, a train driver, a charity fund raiser and a member of the House of Lords have in common?

A. They are all members of Churches' Mutual Credit Union.

So far over 400 people from all walks of life have applied to join Churches Mutual Credit Union Ltd (CMCU) the new Credit Union set up by the Church of England, Church of Scotland, Church in Wales, Methodist Church and Scottish Episcopal Church. Membership is open to anyone who holds a recognised position in a paid or voluntary capacity within the churches (including PCC members, PCC employees, diocesan staff as well as lay and ordained ministers)

Churches' Mutual is an essential resource for clergy, employees and parishes offering:

- * A choice of accounts to suit different needs – the Regular Savers' Account helps to build up a nest egg straight from their bank or salary, or the Founder Member Bond for those looking to make a lump sum investment.
- * From £250 for a new washing machine to £12,000 for a new car CMCU offers competitive rates on personal and car loans with flexible repayment terms and no hidden charges
- * Benefits for the whole church family— money invested by the credit union's members means the Churches' Mutual can make affordable loans to the people who need them. When those members borrow, any profit made on the loan is distributed to those savers.
- * Corporate Savings Accounts that provide an ethical investment and easy access option for parish funds.
- * An online service you can access from home anywhere in the country plus a human voice at the end of the phone if needed.

Visit the credit union's website www.cmcu.org.uk to open an account, apply for a loan or access more information.



"I had a wonderful experience dealing with Churches' Mutual Credit Union. They were informative, helpful and very efficient. Not a stressful moment in sight. Thank you!"

S.J



Archbishop Justin Welby at the launch of CMCU February 2015

Churches' Mutual Credit Union Ltd., 3 Beaufort Buildings, Gloucester, GL1 1XB — 01452 500 463 — admin@cmcu.org.uk

Churches' Mutual Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Churches' Mutual Credit Union Ltd is entered in the Financial Conduct Authority's register under number 654709.