

ACORN Community Bank NEWSLETTER

Plan, Save and Thrive in 2025!

Welcome to our first newsletter of 2025! We're here to keep you informed about the latest updates, helpful tips and exciting opportunities available at Acorn. Let's make this year one of growth and financial success together.



A special message from
our **CEO, Clive Henly**

"Let's make 2025 a year of financial success. Start your journey with small savings each month, plan for upcoming expenses, and watch your dreams come to life.

Together, we'll achieve your financial goals."

Welcome to our new payroll Partners

We're excited to announce our new payroll partnerships with **Newport Pagnell Medical Centre** and **The British Computer Society**! Their employees can now enjoy easy savings and affordable borrowing directly through payroll, with special interest rates on loans.

Want to bring Acorn to your workplace? Email us today at payroll@acorncb.co.uk to learn more.

New Year New Me – Tips for 2025

Start the year with achievable resolutions to save money and plan ahead:

- **Explore locally:** Visit free attractions, nature trails, or community events.
- **Get creative:** Borrow books, films, or games from your local library.
- **Cozy nights in:** Host movie or game nights with loved ones.
- **Save on energy:** Layer up, close curtains at dusk, and use draught stoppers to keep warm without turning up the heat.
- **Plan ahead:** Save monthly for birthdays, holidays, or big events to avoid last-minute stress.

Small steps lead to big wins!



Xmas Saver – Enjoyed last Christmas but wish it was less stressful? Start saving now for this year's festivities with our Xmas Saver and earn an attractive bonus.

Surplus Saver – Make the most of extra income by saving it regularly. Plus, you'll automatically enter our March draw to win £50! Find out more about these accounts at www.acorncommunitybank.co.uk.



Exciting Loans updates

Progress Loan – We're excited to introduce this new loan product, designed specifically for members who don't receive Child Benefit but need financial support. Similar to our Family Loan, the Progress Loan offers access to affordable credit, with repayments available through other benefits such as Universal Credit (UC), Personal Independence Payment (PIP), etc.

Loyalty Loan – Starting 13th January 2025, we're introducing important changes to our Loyalty Loan,

- **Share Retention:** All new Loyalty Loan applications, including top-ups, will now require 30% of the loan value to be retained in shares.
- **Borrowing Limits:** Loan amounts will now be tied to the length of your Acorn membership, promoting responsible lending.

Top up Loan Update: Starting February 2025, members will need to maintain a minimum gap of 6 months between top-up loan applications. This change supports responsible borrowing and helps you better manage your finances.

For further details, feel free to reach out to our team.

Brilliant saving solutions



Repayment Struggle?

If you are struggling with your loan repayments, we are here to help. We offer tailored support, flexible repayment plans, and expert guidance to keep you on track.

📞 Call: 0303 030 0147

✉ Email: office@acorncb.co.uk

You're never alone with Acorn. Let's secure your financial future together. Reach out today!



Stay Connected

Visit our website for the latest news
www.acorncommunitybank.co.uk

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