

## EARN A £10 VOUCHER FOR EVERY MEMBER YOU INTRODUCE!

**Our Rewarder savings account gives you PCU membership and offers savings security plus a history of high dividends - last year's dividend rose to 4.5%, paid gross.**

So you know membership is worth it. With more members, PCU would be even better placed to deliver a high dividend for you.

So, here's a proposal...

For every new member you introduce, we'll send you a £10 'Thank You' voucher\* once they've made their second monthly savings payment into a Rewarder (or Youngster) account.

Continued...

**RESOURCER  
LOAN RATE  
DOWN!**

**TYPICAL APR REDUCED  
TO 7.5% WITH  
IMMEDIATE EFFECT.**

**SEE REVERSE FOR DETAILS.**

...continued

### It couldn't be easier

- Photocopy the form or ask for further copies from your local branch. Complete for each work colleague - or family member, living in your household - you wish to put forward.
- Fill in your details plus the contact details for the proposed member.

- Finally, send the completed form(s) back to the address below or your nearest PCU branch **TO ARRIVE BY 13th APRIL 2006.**

Remember, more members mean more financial strength for PCU - and more chance of even higher dividends for you!



Please note that you should obtain each proposed member's permission for submission, on the understanding that we will contact them to invite them to join. We will regard your submission of their details as your confirmation of their permission to do so. The information submitted will only be used for this promotion and for no other activity.

\* Choose from Marks & Spencer Voucher(s) or High Street Voucher(s) - Love2shop (accepted by 75 top retailers including HMV, Comet, JJB, New Look, The Body Shop and more). Conditions of Offer: 1) the introduced member must not already be a PCU member; 2) vouchers will only be sent after membership has been registered and two savings payments received; 3) vouchers will be sent ASAP but please allow 28 days for delivery; 4) all claims subject to verification; 5) PCU reserves the right to cancel or limit this offer without notice.

**RETURN TO: YOUR LOCAL BRANCH OR MAIL RESPONSE UNIT, POLICE CREDIT UNION LTD, GUARDIANS HOUSE, 2111 COVENTRY ROAD, SHELDON, BIRMINGHAM B26 3EA.**

Your Name:

Address:

Your Account No. / Warrant Card No.:

Your Email Address, if you have one:

Proposed New Member's Name:

Proposed New Member's Address:

Work Colleague  Family member

Which voucher do you want?

- M&S
- High Street Voucher (Love2shop)
- Please send me details of PCU loans.

Office use only:

# HOW TO PROTECT YOUR FINANCIAL TRANSACTIONS ON THE PCU WEBSITE

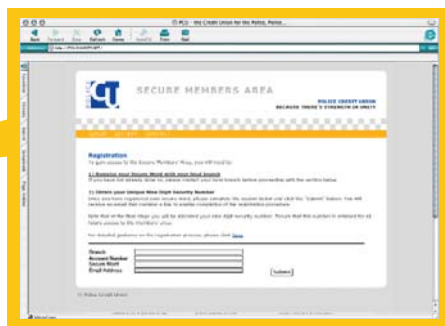
When you log onto the Secure Members' Area of the new PCU website, you can check your account information, as well as performing loan calculations, downloading loan application forms and

making withdrawals.

To get into this restricted area, you need to register by activating your membership log-in.

To do this, we ask you to register a Secure Word of your choice

with your local PCU branch. Please use the coupon below to do this, as with 14,000 members, we've already had a big response and floods of phonecalls could disrupt our normal service to members.



## TO REGISTER A SECURE WORD FOR ACCESS TO THE SECURE MEMBERS' AREA ON THE POLICE CREDIT UNION WEBSITE:

PCU Account Number:

Warrant No. / Payroll No. / Pension No.:

Full Name:

Address:

Home Tel:  National Insurance No.:

As you now have the facility to view your Credit Union Account online, please register a Secure Word. Please allow 5 working days before activating your account online. **Please note: additional security details will be required to activate your account online.**

SECURE WORD:  Please send me details of PCU loans.

(E.g. Mother's maiden name) In future you may need to refer to this when telephoning your branch.

**PLEASE RETURN TO YOUR LOCAL BRANCH (See PCU website for branch addresses.)**

# LOANS - CHECK THE APR BUT BE SURE TO COMPARE THE MONTHLY REPAYMENTS.

The Resourcer's typical APR is now down to 7.5%. You may see lower APRs advertised elsewhere but all may not be what it seems.

- Does the quoted rate apply to all sizes of loan?  
**Ours does.**
- Does it include FREE Life Insurance?  
**Ours does.**
- Does it involve paying interest only on the reducing loan?  
**Ours does.**
- Do you pay interest on the total loan for its full duration?  
**Not with PCU!**
- Is there a penalty for early repayment?  
**Not with PCU!**
- Is there a settlement fee?  
**Not with PCU!**

If you would like further details, please tick the box in either coupon overleaf, complete the name and address sections and return it to us.

If you need convincing, look at our monthly repayment in this comparison with other lenders on identical unsecured loans:

Lender	Typical APR	Monthly repayment	Total amount payable	With PCU, you save
PCU	7.5%	£96.72	£4642.56	-
Nationwide BS*	12.9%	£107.11	£5141.28	£498.72
Alliance & Leicester*	13.9%	£109.11	£5237.28	£594.72
HSBC*	14.9%	£111.12	£5333.76	£691.20
NatWest*	15.4%	£112.14	£5382.72	£740.16

\* Redemption penalty applies.

Loan comparisons are based on a typical personal loan of £4,000 arranged over 48 months, excluding optional payment protection insurance.

Competitor information source: MoneyFacts as at February 2006.

Loan repayment and APR figures quoted are for a guide only. Please visit our website ([www.policecu.co.uk](http://www.policecu.co.uk)) to use the Loan Calculator for your specific requirements or contact your nearest branch office. Loans are subject to status, conditions and credit checks, to persons aged 18 years or over. Written quotations are available on request. Authorised and regulated by the Financial Services Authority.

