

Clockwise

Safe and Ethical Savings

Saving money is a good idea

By putting a little aside on a regular basis you not only have something to look forward to, but also something to fall back on, should the need arise.

Saving money with Clockwise is an even better idea. You are not just another customer, but an active member of a successful financial co-operative which provides security and protection for your savings, along with life insurance (*conditions apply*) and an competitive return.

What makes us ethical?

- Clockwise is a co-operative run for members by members.
- Any profits made by Clockwise are returned to the members in the form of dividend on savings or re-invested into the Credit Union. This means any profits made stay in the community and do not go to outside investors.
- We use these savings to provide affordable credit to our members.
- In accordance with Credit Union Act 1979, Clockwise educates its members on the wise use of money and promotes responsible saving and lending.

Not for profit, not for charity, but for service to the community

The ethical savings benefits

- Competitive dividend on your savings at the end of the year.
- Flexible savings to suit your needs – you can save as much or as little as you like.
- Free life savings insurance – if you die, your family may receive as much as twice your savings (*conditions apply*).
- Easy access to your savings.
- No hidden charges or fees on transactions.

We offer great value saving accounts

Regular Savings Account – a flexible and easy access account which will suit everybody and give you a competitive dividend.

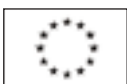
Young Savers Account – for those under 18 to help the kids and their parents to save a bit for things they will enjoy a lot.

Mini Cash ISA – tax free high return saving option for those who have some money to put aside.

Child Trust Fund – to help your child to approach adult life with something to look forward to.

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