



INTEREST RATES FOR INVESTORS

with effect from 1 April 2009

ACCOUNTS CURRENTLY MARKETED

	Gross*	Net**	AER***		Gross*	Net**	AER***
EAGLE – EASY ACCESS				HIGH RISE – EASY ACCESS			
£ 100,000	0.50%	0.40%	0.50%	£ 100,000	0.40%	0.32%	0.40%
£ 50,000	0.25%	0.20%	0.25%	£ 50,000	0.20%	0.16%	0.20%
£ 25,000	0.15%	0.12%	0.15%	£ 25,000	0.15%	0.12%	0.15%
£ 25	0.10%	0.08%	0.10%	£ 25	0.05%	0.04%	0.05%
Monthly income				Monthly income			
£ 100,000	0.50%	0.40%	0.50%	£ 100,000	0.40%	0.32%	0.40%
£ 50,000	0.25%	0.20%	0.25%	£ 50,000	0.20%	0.16%	0.20%
£ 25,000	0.15%	0.12%	0.15%	£ 25,000	0.15%	0.12%	0.15%
£ 5,000	0.10%	0.08%	0.10%	£ 5,000	0.05%	0.04%	0.05%
PANTHER EASY ACCESS - For investors aged 50 or above				CASH ISA			
£ 2,500	0.25%	0.20%	0.25%	£ 35,000	0.85%	-	0.85%
Monthly income				£ 25,000	0.50%	-	0.50%
£ 5,000	0.25%	0.20%	0.25%	£ 500	0.30%	-	0.30%
PANTHER+ 7 DAY NOTICE - For investors aged 50 or above				LOYAL SAVER – EASY ACCESS - Open to investors who have saved with the Society for 5 years or more			
£ 2,500	0.50%	0.40%	0.50%	£ 500	0.30%	0.24%	0.30%
Monthly income							
£ 5,000	0.50%	0.40%	0.50%				
60+ SAVINGS - For investors aged 60 or above				SPECIAL SHARES - 1 Year Variable Rate Bond			
£ 100,000	2.00%	1.60%	2.00%	£ 5,000	1.00%	0.80%	1.00%
£ 50,000	1.75%	1.40%	1.75%	Monthly income			
£ 25,000	1.50%	1.20%	1.50%	£ 5,000	1.00%	0.80%	1.00%
£ 10,000	1.25%	1.00%	1.25%				
£ 2,500	0.75%	0.60%	0.75%	HOSPICE AFFINITY SAVINGS - Each year, on 1 December, 1% of the average balances held in the account during the previous year will be donated to the local hospice movement in Leicestershire and Warwickshire			
Monthly income				£ 500	0.25%	0.20%	0.25%
£ 100,000	1.99%	1.59%	2.01%				
£ 50,000	1.74%	1.39%	1.75%	POST HASTE - EASY ACCESS			
£ 25,000	1.49%	1.19%	1.50%	£ 100,000	0.50%	0.40%	0.50%
£ 10,000	1.25%	1.00%	1.26%	£ 50,000	0.30%	0.24%	0.30%
£ 5,000	0.75%	0.60%	0.75%	£ 25,000	0.20%	0.16%	0.20%
FLYING START - Young savers up to 21				£ 10,000	0.15%	0.12%	0.15%
£ 1	0.10%	0.08%	0.10%	£ 5,000	0.10%	0.08%	0.10%
TRACKER SAVINGS BOND (Issue 2) - Guaranteed to at least match the Bank of England Base Rate for a four-year period, with an interest rate during the first year of investment 0.75% above the Base Rate.				TREASURER'S DEPOSIT - The interest rates are the same as for our High Rise - Easy Access Account (see above). Please note there is no monthly income option available on this account.			
£ 15,000	1.25%	1.00%	1.25%				

OTHER ISSUES

EASY ACCESS BANK BASE RATE TRACKER

£ 5,000	0.50%	0.40%	0.50%
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ACCOUNTS NO LONGER MARKETED

HIGH REWARD 6

£ 100,000	0.50%	0.40%	0.50%
£ 50,000	0.25%	0.20%	0.25%
£ 25,000	0.15%	0.12%	0.15%
£ 500	0.10%	0.08%	0.10%
Monthly income			
£ 100,000	0.50%	0.40%	0.50%
£ 50,000	0.25%	0.20%	0.25%
£ 25,000	0.15%	0.12%	0.15%
£ 5,000	0.10%	0.08%	0.10%

CASH ISA (PREVIOUSLY TESSA ONLY ISA)

£ 500	0.30%	-	0.30%
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TRACKER SAVINGS BOND (Issue 1) - Guaranteed to at least match the Bank of England Base Rate for a four-year period, with an interest rate during the first year of investment 0.75% above the Base Rate.

£ 25,000	1.25%	1.00%	1.25%
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REGULAR SAVINGS PLUS

£ 25 3.10% 2.48% 0.10%
The gross rate includes a 3% gross bonus p.a. which is paid when an investment of between £25 and £1,000 is made each month. Up to 2 withdrawals are allowed in a year.

NEST EGG SAVINGS

£ 100,000	1.55%	1.24%	0.05%
£ 50,000	1.55%	1.24%	0.05%
£ 10,000	1.55%	1.24%	0.05%
£ 500	1.55%	1.24%	0.05%

The gross rates include 1.5% gross bonus p.a. which is paid when not more than 5 withdrawals totalling not more than £500 are made in a year.

CORPORATE DEPOSIT - The interest rates are the same as for our High Rise - Easy Access Account (see above). The minimum investment is £5,000. Please note there is no monthly income option available on this account.

NOTES

- Future interest rate changes will be advertised in the Coventry Evening Telegraph and the Leicester Mercury and in all offices of the Society. Interest will be paid gross for non taxpayers subject to eligibility and the required registration. Otherwise interest will be paid after deduction of the appropriate rate of income tax. Interest on ISA accounts will be paid gross subject to scheme rules.
- ***Gross Rate** - the contractual rate of interest payable before the deduction of Income Tax at the rate specified by law.
- ****Net** - the rate of interest which would be payable after allowing for the deduction of Income Tax of 20%
- *****AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year (or monthly as the case may be).
- The Society operates a postal account. For details contact us on 01455 894062.

The Society is authorised and regulated by the Financial Services Authority. The Society's registration number is 206043.