



Anchorman House
19 East Street
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www.ploughandshare.co.uk
info@ploughandshare.co.uk

Dear Member,

February 2016

Notice of Annual General Meeting

The Board of Directors hereby invite you to the Annual General Meeting of Plough & Share.

Date: Wednesday 16th March 2016

Venue: St Sidwell's Community Centre, Old Chapel, Sidwell Street, Exeter EX4 6NN

Time: 18:15 Tea & Coffee
18:30 Start

Business conducted on the day will be;

1. Welcome & Apologies
2. Confirm quorum present
3. Minutes of last AGM
4. Chair report
5. Operations report
6. Treasurer report
7. Dividend
8. Appointment of Auditors
9. Supervisory Report
10. Election of Directors
11. Questions/any other business
12. Venue of next AGM

If you are unable to attend but have a question you would like raised at the meeting, please send it to the above address or by email; paulaanscomb@ploughandshare.co.uk no later than 5pm on Friday 11th March 2016.

Board reports will be available to download or view on the website week commencing 15th February 2016. If you would like these posted to you please contact the office on the above number.

We have also enclosed your statement. Please also find enclosed a loan form for your use or to pass on to a friend or family member who you may think would benefit from our services.

I look forward to seeing you at the meeting.

Yours faithfully
Kind regards

Mark Burton
Chair



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We would like to take this opportunity to thank you for your continued membership and remind you of some new services and changes to the way we manage your accounts, as well as some of our existing services which could assist you with your future financial requirements.

- ★ Christmas savings accounts – if you already have a member savings account, but would like to save separately for Christmas, you can split your regular savings so that a little goes into a Christmas savings account, please contact member services to arrange
- ★ Member loans – if you are borrowing against your savings, you will benefit from a lower interest rate
- ★ Smart loans – for those who would like to borrow but haven't yet got savings with us - rates vary
- ★ We also offer a pre-paid debt card, previously CredEcard now called Engage a great way to budget as you can only spend what is on the card and it comes with cash rewards and discounts at many high street stores and online retailers. This card now has an envelope facility for full budgeting control. Full details on our website or call the member services team
- ★ Accounts for Community organisations and businesses
- ★ Sameday withdrawals if we receive your request by 12:00
- ★ On-line registration, you can view your credit union accounts online with our registration service via our website, it is secure and enables you to keep track of your money
- ★ In late spring 2016, through the Credit Union Expansion Project, we will begin the process of "Transformation" bringing a new IT platform, which will include online sign up, mobile apps, full online banking services and straight through processing for savings and loans. Members will have their own account number and sort code, we will keep you informed and contact all members as we get closer to the "go live" date
- ★ Please check that the information we hold for you is correct and let us know of any changes to your name, address and if you have an email address please let our member service team know, as we will also be keeping members up to date electronically

You can keep up to date with all our current services and any news by visiting www.ploughandshare.co.uk, or by following us on twitter @ploughandshare.

We are always looking for ideas to improve our services so if you have any ideas, comments or would like to get involved please contact our member services team on 01837 658123 or email info@ploughandshare.co.uk.