

| | Circul8 credit union | Advance Credit Union |
|-------------------------|--|--|
| Services | | |
| Online banking | X | ✓ Access your account 24/7 Check balance and transactions Share withdrawal Apply for a loan Access from abroad |
| Billpaying | ✓ Cost 15p per week | ✓ Cost £1 per week |
| Collection points | Ladywood, Nechells | Erdington, Castle Vale, Solihull, Saltley, City Centre (opening soon) |
| Loan/share insurance | Loan protection only | Loan and share protection |
| Engage Card | ✓ | ✓ |
| Money advice services | Weekly (Bham Settlement) | Signposting to debt help |
| | | |
| Savings | | |
| Number of accounts | 6 | 5 |
| Special saving accounts | Share account 1,3,Bills/budget Christmas saver,junior, Housing | Share account, Payroll saver, Christmas club, Junior saver , Angel investor |
| Dividend | None for last 15 years | 0.5% this year 1% for last 5 years, |
| Loans | | |
| Applications | After 3 months membership | No minimum membership |
| Conditions | First loan 2x shares Second loan 2x shares Third 3xshares Emergency up to £500 Subject to conditions | First loan £300-£500 Easy plan loans up to £1000 Select loans£300-£8000 Privilege loans£3000-£10,000 Subject to conditions |
| | | |
| Interest rate | 19%APR | 9.4% -42.68 % APR |
| Repayment terms | Please see full conditions www.circuleightcu.org.uk | Please see full conditions www.advancecu.org.uk/ourloans |
| Loan Decision time | Up to 14 days | 2-7 days |

