



The Basingstoke branch team on their 1 Year Anniversary

Tell me

The magazine for members | 2012

"Proud to be a traditional building society owned by our members"

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NEWBURY
building society

WELCOME ~ ROLAND GARDNER



I am pleased to welcome you to our annual magazine, Tell Me, which gives you news and information about your local Building Society.

For me, the highlight of the last year was the launch of our online savings service, which went live near the end of 2011. If you have not already done so, I encourage you to take advantage of 'myaccounts' and you will find details of how to register in this magazine and on our website. Members have often asked in recent years about Newbury Building Society modernising itself through offering internet operated accounts. In the past we have been deterred by the costs whilst acknowledging this is something we needed to do at some time in the future. I am therefore delighted that this has now been achieved and I commend this improvement in service both to current members, and, we anticipate, to new members who will use this channel to do business with us in future. Following the successful opening of Basingstoke branch at the end of 2010, I am pleased to be able to inform you of two such important developments to our savings service in consecutive years.

The Society has also been innovative in the mortgage market, winning a national award from the Mortgage Finance Gazette for being a friend of first time buyers. This award recognises our Mortgage Help Centres and varied range of products to help people take their first step on the housing ladder. Your Society has forged relationships with West Berkshire Council, Sovereign Housing Association and several builders to achieve this and we continue to seek opportunities to do more.

The essence of a Building Society is contained within the relationship it develops with its local communities. This magazine has several examples of exactly why Newbury Building Society is so special, and I am determined that we continue to develop and nurture this relationship. Enjoy the magazine and please Tell Me anything you wish about your Society. I promise you a considered reply to whatever you comment upon or ask.

~ **Roland Gardner**
Chief Executive

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"The staff seemed genuinely interested in me rather than the "processing"

MORTGAGES

Mortgage Help Centre

To help battle the confusion around mortgages Newbury Building Society has introduced new Mortgage Help Centres into 8 of our branches. The centres are designed to help local people, especially First Time Buyers, understand mortgages and the home buying process.

The Mortgage Help Centres are supported by the Money Advice Service and give clear, unbiased advice to help people make informed choices.

So if you're struggling with the jargon or want to know how to take your first step on the property ladder, then visit the Mortgage Help Centre for friendly face to face help with your mortgage queries.

Friend to First Time Buyer Award

Newbury Building Society has won Mortgage Finance Gazette's "Innovator of the year" award for our initiatives to help First Time Buyers, which include;

- First Step Next Step - developed with West Berkshire Council to help local people who are unable to raise the full deposit.
- First Time Buyer Offset – a mortgage where family members can help you buy your first home with just a 5% deposit.
- Mortgage Help Centres



Left: Roger Knight being presented with the award by Jo Atkin - Editor of Mortgage Finance Gazette

SAVINGS

Tax Free Savings

We have expanded our range of tax free Cash ISAs. Are you saving into an ISA or have you reviewed your ISA savings recently? If not, your local branch team can provide expert advice about which of our ISA accounts is best for your needs.

Giving Back Even More

In March we increased our minimum variable interest rate from 0.10% gross/AER (0.08% net/AER) to 0.40% gross/AER (0.32% net/AER). No matter how much you are saving, we want to help you save a little more.

More In Your EMA

From 6th April 2012 the annual deposit limit in Existing Members Account (EMA) increased to £3,000 (from £2,000). If you would like to find out more visit your local branch or www.newbury.co.uk.

DON'T FORGET

All members of two years or more can open an Existing Members Account. This savings account pays a preferential interest rate and you can now deposit up to £3,000 each year.



INSURANCE

NEW Legal & General

At Newbury Building Society, we recently reviewed our home insurance provider and changed to Legal & General Insurance Ltd.

It's always worthwhile reviewing your home insurance to ensure it still meets your needs.

We did, have you?

BRANCHING OUT

Whitchurch United, Thatcham Tornadoes & Basingstoke Colts

Newbury Building Society is sponsoring many local junior football teams this year. Sponsorship includes trophies, uniforms and competitions. The Whitchurch Football Club's under 12's team boasts the Society's logo printed on the front of the match shirts and on the back of their training tops. Daniel Swann the Society's Marketing Manager commented, "We love getting involved in the community and junior football is just one way we can give something back to our members and the local organisations that support us."



Take a Seat

Harriette Lane and her Didcot branch team have sponsored a seat at their local Arts Centre, The Cornerstone. The centre offers opportunities for local artists to share their talents in the community. Local businesses and individuals had the chance to be part of the "Take a seat" campaign to sponsor a seat and have a named plaque on the back of their chosen seat. The Cornerstone's David Buckley came to present the certificate to Harriette and Paul Holt.



Camping for a Cause

A band of five staff from our ICT team in Head Office took part in the Hope Challenge. They had to build their own shelter from recycled materials to sleep in for two nights. Then they faced an 11 mile cross-country trek across the Peak District, including an ascent of Mam Tor. They faced additional team challenges along the way. Team Newbury made it to the end and raised £881.62 for Habitat for Humanity from the experience.



It's a Matter of Science

On 5th December 2011, Emma Franklin and Emily Clifton from Whitchurch Branch went back to school to refresh their knowledge of science! They were sponsoring the Testbourne Community School's first science lecture with Ian B Dunne. The lecture was aimed at children, demonstrating the effects of static electricity, sound waves and much more. It was attended by children and adults alike and was a huge success. Emma said that following the science lecture she was stopped in the street by people congratulating her on the event.



Top Left: Matthew Long with the Whitchurch United Under 12's. Top Right: Team Newbury competing in the Habitat for Humanity challenge. Bottom Left: Harriette Lane and Paul Holt receiving their certificate from David Buckley. Bottom Right: Emma Franklin and Emily Clifton with Ian B Dunne at the Testbourne Community School.

"Compared to other financial institutions, I felt my enquiry was handled in a caring and personal way. Not read from a script, I felt more valued than usual." ~ Mystery Shopper (February 2012)

Basingstoke's 1 Year Birthday

Basingstoke branch held their one-year birthday celebrations on 28th and 29th October 2011. They invited customers into the branch to help them celebrate with a slice of cake. St Michael's hospice also came along and helped out by running a prize draw to win a birthday hamper. Over 150 people come into the branch over the two days and made the celebration most memorable.



Alton's Help for Heroes

Alton branch have been raising funds for Help For Heroes, their chosen charity of the year. They managed to raise £1,830 through a number of themed competitions and a grueling 32 mile bike ride in 2011. They are at it again in 2012 with a 36 mile ride in April. Clare Taylor, Julie Pink and Becky Mountfield presented Sarah Walker, a volunteer for the charity, with the cheque.



Andover Pancake Race

Andover branch organised their annual pancake race in the High Street outside the branch. Nine teams entered, including two from the local Anton Junior School. The race raised £200 which will be split between the Mayor's charities, Andover Young Carers, Romsey Young Carers, Open Sight and Romsey Sea Cadets.



Thames Valley & Chiltern Air Ambulance

Newbury Building Society Head Office staff have been donating generously over the last year to raise money for Thames Valley & Chiltern Air Ambulance (TVACAA). The final amount raised was £500, which was recently handed over to area coordinator for the charity, John Sparrow. Mr Sparrow was extremely grateful for the donation and thanked the Building Society staff for their support. TVACAA relies solely on donations to keep the helicopter flying. With each mission costing approximately £1,000 and an average of 3 missions a day, fund raising is crucial.

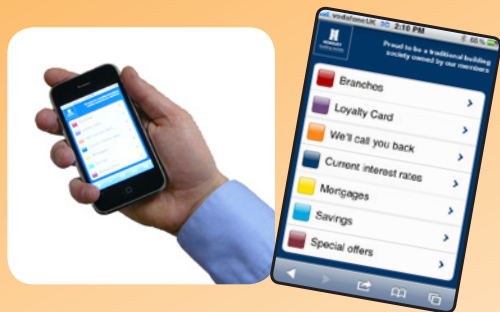


Top Left: Staff at Basingstoke celebrate their first year. Top Right: Staff with Mayor of Andover at the annual Andover Pancake Race. Bottom Left: Becky Mountfield and Julie Pink on their ride for Help for Heroes. Bottom Right: Head Office staff presenting TVACAA a cheque for £500.

WHAT'S NEW? **Apprentice Award**

NEW Mobile Website

Our new mobile website has arrived and is now available on a mobile device near you.



NEW Online Savings

If you have been to www.newbury.co.uk recently you have probably seen the new 'myaccounts' section for viewing and managing your accounts online. 'myaccounts' was introduced in November 2011 to give you access to view your account balances online. Currently there are a range of accounts that you can open and operate online. Keep an eye on our website as we are developing our online savings range during 2012.

Apprentice Award

Erika Neves and Rose Hallett attended Newbury College's Young Apprentice Awards in February. Rose and Erika were asked to present to the attendees about how Newbury Building Society supports the apprenticeship programme. The Society was awarded Medium Business of the Year award as part of the event.



Right: Erika Neves being presented with the award by Andrew Watts - Managing Director of Apple Print

NEW OxTreeGen

From April 2012 we will be assisting local group OxTreeGen with their Fones4Forests campaign. All old mobile phones can be brought into any of our branches and placed in the special envelopes provided. For every phone donated OxTreeGen will plant a tree in local forests across Berkshire, Hampshire and Oxfordshire. For more details visit www.oxtreegen.com.

YOUNG SAVER **JNBS Cashiers**

NEW First Youngsaver Newsletter Sent

In May 2011 all our VIP young savers were sent their first 'Youngsaver Newsletter'. The newsletter had competitions, a competition winners hall of fame and great offers from loyalty card partners.



What is JNBS?

JNBS stands for Junior Newbury Building Society. Established in 2008 JNBS operates in eleven Primary schools across Berkshire, Hampshire and Oxfordshire.

Did you know?

There are more JNBS branches than high street Newbury Building Society branches!

JNBS Cashiers

Ros Comins visited St Nicholas Primary School, Newbury, to present certificates to the 12 cashiers of the school's Junior Newbury Building Society branch. The year six pupils have been running the branch within the school for the last year, but pass the reins over to new cashiers, as they leave for secondary school. The five other schools in Newbury with JNBS branches will also receive certificates for all cashiers who have taken part over the past year.



"I do not know if it is taught in the Society, but I left feeling that the customer was meant to be just dealt with and move on to the next one." ~ Mystery Shopper (October 2011)

MEMBER LOYALTY CARD

Get Rewarded and Win!

We regularly hold prize draws in our branches where you can win products and services from loyalty card partners.

In 2012 we are giving you the opportunity for even more value with our Member Loyalty Card. Save money while supporting even more local businesses, with many exciting new partners joining more than 50 existing local companies.

Remember:

You can enter the regular Member Loyalty Card prize draws on our website!

See What's New Online

Visit www.newbury.co.uk/about/loyalty-card.html to view our current loyalty card partners, prize draws, partner discounts and offers and more.

Remember by ensuring you are receiving e-mail from us you will get up to date information on our special offers and Member Loyalty Card exclusive discounts.

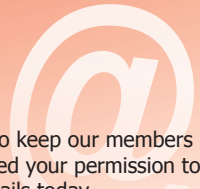


E-MAIL

Keeping You Informed

With the postage costs rising we would like to make better use of email in order to keep our members up to date with our products and services. In order to receive e-mails from us we need your permission to send marketing information. Visit your local branch or call us and update your details today.

We do not pass your details to third parties so you will only receive e-mails from us about new products, special offers and competitions.



SOCIAL

We're Being Social

You can follow us on Twitter @NewburyBS for news on our branch events and activities.



If you are feeling nostalgic we also have a YouTube channel with many of our old television commercials.

We are expanding our social networking in the current months for our Member Loyalty Card customers so you can keep up to date with all our new offers and competitions.



CHARITY

Branch Charities for 2012

Abingdon	Helen and Douglas House
Alton	Help for Heroes
Andover	Andover Young Carers
Basingstoke	Kestrel Kids Trust (Tindle Radio Trust)
Didcot	Helen and Douglas House
Hungerford	National Animal Welfare Trust
Newbury	Macmillan Cancer
Thattham	Thames Valley & Chiltern Air Ambulance
Whitchurch	The Rainbow Trust
Wokingham	Wokingham and District Cancer Care Trust
Head office	Newbury and District Cancer Care Trust

number one and that they were the most important part of a day's work, not someone

Please note

One issue of Tell me is enclosed with every statement. We acknowledge that this means some members receive more than one copy. Please feel free to pass it on to your friends and family. We would love them to become members too!

Keep your details up-to-date

If your personal details have changed or change in the future, please contact your local branch so that your account details can be updated. You will need to provide verification of changes to your name or address. Please see our General Investment terms and conditions booklet and Identification for customers leaflet (also available to download from our website) for more information or ask a member of staff. When you become a customer, we give you the opportunity to say that you do not wish us to contact you for marketing purposes.

You are entitled to ask us at any time to cease using information we hold about you for the purposes of direct marketing. If you choose to "opt out" of receiving marketing literature, we will still continue to send you information required by legislation or regulation such as notice of our AGM, account statements, changes to your account terms and conditions, and interest rates but you may not hear about new mortgage or savings products that could offer you a better rate or save you money.

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Mortgages**Savings****Service**

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