

interest rates from 2 September 2005

	previous			new		
	Gross Interest p.a.%	AER* %	Net p.a.%	Gross Interest p.a.%	AER* %	Net p.a.%
Performance Bonds						
£2,000 - 1 YEAR	4.75	4.75	3.80	4.50	4.50	3.60
£2,000 - 2 YEAR	5.00	5.00	4.00	4.75	4.75	3.80
£2,000 - 3 YEAR	5.25	5.25	4.20	5.00	5.00	4.00
Monthly Income Option						
£2,000 - 1 YEAR	4.65	4.75	3.72	4.41	4.50	3.53
£2,000 - 2 YEAR	4.89	5.00	3.91	4.65	4.75	3.72
£2,000 - 3 YEAR	5.13	5.25	4.10	4.89	5.00	3.91
Pyramid 90						
£1,000+	3.00	3.00	2.40	2.75	2.75	2.20
£10,000+	3.50	3.50	2.80	3.25	3.25	2.60
£25,000+	3.75	3.75	3.00	3.50	3.50	2.80
£50,000+	4.00	4.00	3.20	3.75	3.75	3.00
£100,000+	4.25	4.25	3.40	4.00	4.00	3.20
Monthly Income Option						
£1,000+	2.96	3.00	2.37	2.72	2.75	2.17
£10,000+	3.45	3.50	2.76	3.20	3.25	2.56
£25,000+	3.69	3.75	2.95	3.45	3.50	2.76
£50,000+	3.93	4.00	3.14	3.69	3.75	2.95
£100,000+	4.17	4.25	3.34	3.93	4.00	3.14
Pyramid Shares						
£100+	0.85	0.85	0.68	0.60	0.60	0.48
£500+	1.50	1.50	1.20	1.25	1.25	1.00
£5,000+	1.75	1.75	1.40	1.50	1.50	1.20
£10,000+	2.00	2.00	1.60	1.75	1.75	1.40
£25,000+	2.25	2.25	1.80	2.00	2.00	1.60
Monthly Income Option						
£5,000+	1.74	1.75	1.39	1.49	1.50	1.19
£10,000+	1.98	2.00	1.59	1.74	1.75	1.39
£25,000+	2.23	2.25	1.78	1.98	2.00	1.59
Humphrey Club						
£1+	4.75	4.81	3.80	4.50	4.55	3.60
Pyramid Max						
£1+	4.75	4.75	3.80	4.50	4.50	3.60
Regular Savings						
1 Year £10+	6.00	6.00	4.80	6.00	6.00	4.80
Mini Cash ISA/Tessa only ISA						
£1+	5.00	5.00	N/A	4.75	4.75	N/A
Loyalty Tessa only ISA - only available to Leek United Tessa holders						
£1+	5.25	5.25	N/A	5.00	5.00	N/A
Charities						
£10+	3.00	3.00	2.40	2.75	2.75	2.20
£10,000+	3.50	3.50	2.80	3.25	3.25	2.60
£25,000+	3.75	3.75	3.00	3.50	3.50	2.80

CLOSED ACCOUNTS

	previous			new		
	Gross Interest p.a.%	AER* %	Net p.a.%	Gross Interest p.a.%	AER* %	Net p.a.%
Pyramid Bonus						
£1,000+	3.00	3.00	2.40	2.75	2.75	2.20
£10,000+	3.50	3.50	2.80	3.25	3.25	2.60
£25,000+	3.75	3.75	3.00	3.50	3.50	2.80
£50,000+	4.00	4.00	3.20	3.75	3.75	3.00
£100,000+	4.25	4.25	3.40	4.00	4.00	3.20
Monthly Income Option						
£1,000+	2.97	3.00	2.38	2.73	2.75	2.18
£10,000+	3.46	3.50	2.77	3.22	3.25	2.57
£25,000+	3.70	3.75	2.96	3.46	3.50	2.77
£50,000+	3.95	4.00	3.16	3.70	3.75	2.96
£100,000+	4.19	4.25	3.35	3.95	4.00	3.16
Overseas						
£10+	3.00	3.00	2.40	2.75	2.75	2.20
£10,000+	3.50	3.50	2.80	3.25	3.25	2.60
£25,000+	3.75	3.75	3.00	3.50	3.50	2.80
Ordinary Shares						
£100+	0.85	0.85	0.68	0.60	0.60	0.48
£500+	1.49	1.50	1.20	1.25	1.25	1.00
£5,000+	1.74	1.75	1.39	1.49	1.50	1.20
£10,000+	1.99	2.00	1.59	1.74	1.75	1.39
£25,000+	2.24	2.25	1.79	1.99	2.00	1.59
Regular Savings						
5 Year £10+	2.50	2.52	2.00	2.25	2.26	1.80

Pyramid Bonus rates include a 0.50% gross p.a. (0.40% net p.a.) anniversary bonus added if you do not make a withdrawal during the preceding 12 month period.

Full details of all other investment accounts are available from any branch office of the Society or from the address shown below. Rates are variable.

Annual interest is paid 1st January and half yearly interest is paid 1st July. Interest will be paid net of the appropriate rate of income tax (currently 20%, which may be reclaimed by non-taxpayers), or, subject to the required certification, can be paid gross. Net rates are illustrative only and have been rounded.

* AER - Annual Equivalent Rate - these figures illustrate what the interest would be if interest was paid and compounded each year.



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