



Affordable lending and borrowing this Christmas.

The festive season is nearly here and you might be feeling under pressure to make it extra special this year.

That might mean spending more than you can afford or getting into debt that you can't get out of.

That's why we've put together information on safer, low cost borrowing options if you need them.

www.derbyshire.gov.uk/savingsandcredit

Don't let the festive season leave you with a year long financial hangover.

We all want Christmas to be as perfect as possible but that could mean lots of debt and financial worries too.

But did you know that there are safer ways to borrow money if you need to?

These include **Credit Unions**, also known as Community Banks.

They have lots of benefits including:

- They are an alternative to high-cost borrowing
- They can lend to you even if you have been turned down for credit elsewhere
- They are non-judgmental and operate on a case by case basis

Getting a decision on a loan can be done quickly and easily and many lenders are also now accepting online applications.

Derbyshire Community Bank

Covers the whole of Derbyshire

www.dcbank.org.uk

01332 348144

Chesterfield and North East Derbyshire Credit Union

Covers the whole of Derbyshire

cnedcu.co.uk

01246 278 833

2 Shires Credit Union

For Bolsover residents

www.2shires.org.uk

01909 500575

Sheffield Credit Union

For Derbyshire Dales, Chesterfield, North East Derbyshire & Bolsover

sheffieldcreditunion.com

0114 276 0787

Manchester Credit Union

For High Peak residents

www.manchestercreditunion.co.uk

0161 231 5222