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**Payroll deduction**

**Makes saving and repaying loans effortless**

The main purpose of No1 CopperPot is to encourage you to start saving. As a not-for-profit organisation, everything we do is to benefit our members. Whether it’s putting money aside for a holiday, starting to save for Christmas, or just being prepared for an unexpected bill, having savings is important. Many of our members enjoy saving with us, because we offer easy access savings. This means that their money is never tied down and they can access it whenever they want!

You can start saving with us today from as little as £5 a month through payroll deduction.

* Save between £5 and £1,000 per month directly from your payroll
* You can change the amount you save easily through your online account
* Request to withdraw your savings at any time
* Surplus profits are paid back to savers as an [annual dividend](https://www.no1copperpot.com/services/our-rates/)

**Clear and fair loan rates**

**No representative APRs - the rate you see is the rate you get!**

As a credit union, we have your best interests at heart. We offer clear and fair products to the Police Family at competitive rates. Whether you have plans for a new car, home improvements or a family holiday, we could help you finance it.

One of our core values is customer focus, meaning our members always come first! Because of this, we base our loan decisions on the affordability of the loan and not just your credit score alone. All loan applications we receive are individually assessed by our Loans Officers, therefore we are able to manually assess your application and speak to you to understand your personal situation. This then allows our Loans Officers to make an informed evaluation on whether lending the chosen amount to you is the right decision.

* You can [apply](https://www.no1copperpot.com/loans/) for loans as soon as you join the Credit Union
* No representative APR on loan rates – the rate you see is the rate you get
* [Loan calculator](https://www.no1copperpot.com/loans/member-loan/) available on our website
* Repay your loan at any time with no added costs or hidden fees
* Repay direct from your payroll

**Join now!**

You can join No1 CopperPot today by applying online at [www.no1copperpot.com/join/](http://www.no1copperpot.com/join/). If you have any further questions, you can contact us through webchat on our website [www.no1copperpot.com](http://www.no1copperpot.com/) or by calling us on 0161 741 3160.

All loans are subject to status and our lending criteria.

Savings are protected by the Financial Services Compensation Scheme up to £85,000.

Number One Police Credit Union Limited trading as No1 CopperPot Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number (FRN) 213301. For details visit <http://www.fca.org.uk>.