

# shepshedbuildingsociety

## Notice to Our Investors

**WITH EFFECT FROM 1<sup>ST</sup> JANUARY 2008**

THE FOLLOWING ACCOUNTS WILL BE AVAILABLE TO NEW AND EXISTING CUSTOMERS

ACCOUNT	£	RATES EFFECTIVE FROM 01.01.08			PREVIOUS RATES	
		#AER %	*Gross %	-Net %	#AER %	*Gross %
<b>1 YR FIXED RATE BOND Issue 15</b>	500+	<b>6.25</b>	6.25	5.00	<b>NEW ISSUE</b>	
<b>2 YR FIXED RATE BOND Issue 9</b>	500+	<b>6.25</b>	6.25	5.00	<b>NEW ISSUE</b>	
<b>120 DAY SHARE</b>	50,000+	<b>4.75</b>	4.75	3.80	<b>5.00</b>	5.00
ANNUAL INTEREST	25,000+	<b>4.45</b>	4.45	3.56	<b>4.70</b>	4.70
	10,000+	<b>3.75</b>	3.75	3.00	<b>4.00</b>	4.00
	5,000+	<b>3.55</b>	3.55	2.84	<b>3.80</b>	3.80
	500+	<b>3.30</b>	3.30	2.64	<b>3.55</b>	3.55
<b>90 DAY SHARE</b>	75,000+	<b>4.50</b>	4.50	3.60	<b>4.75</b>	4.75
ANNUAL INTEREST	50,000+	<b>4.35</b>	4.35	3.48	<b>4.60</b>	4.60
	25,000+	<b>4.10</b>	4.10	3.28	<b>4.35</b>	4.35
	10,000+	<b>3.60</b>	3.60	2.88	<b>3.85</b>	3.85
	5,000+	<b>3.10</b>	3.10	2.48	<b>3.35</b>	3.35
	500+	<b>2.65</b>	2.65	2.12	<b>2.90</b>	2.90
MONTHLY INTEREST	75,000+	<b>4.33</b>	4.25	3.40	<b>4.59</b>	4.50
	50,000+	<b>4.18</b>	4.10	3.28	<b>4.44</b>	4.35
	25,000+	<b>3.92</b>	3.85	3.08	<b>4.18</b>	4.10
	10,000+	<b>3.40</b>	3.35	2.68	<b>3.66</b>	3.60
	5,000+	<b>2.89</b>	2.85	2.28	<b>3.14</b>	3.10
<b>MINI CASH ISA</b>	100+	<b>5.50</b>	5.50	N/A	<b>5.70</b>	5.70
<b>TESSA ONLY ISA</b>	100+	<b>5.50</b>	5.50	N/A	<b>5.70</b>	5.70
<b>SAPPHIRE 50 +</b>	5,000+	<b>5.25</b>	5.25	4.20	<b>5.45</b>	5.45
<b>TRACKER INSTANT ACCESS</b>	2,500+	<b>4.50</b>	4.50	3.60	<b>4.75</b>	4.75
<b>CHILD TRUST FUND</b>	250+	<b>6.90</b>	6.90	N/A	<b>7.25</b>	7.25
<b>INSTANT ACCESS ACCOUNT</b>	25,000+	<b>2.95</b>	2.95	2.36	<b>3.20</b>	3.20
ANNUAL INTEREST	10,000+	<b>2.65</b>	2.65	2.12	<b>2.90</b>	2.90
	5,000+	<b>2.40</b>	2.40	1.92	<b>2.65</b>	2.65
	2,500+	<b>2.25</b>	2.25	1.80	<b>2.50</b>	2.50
	500+	<b>1.95</b>	1.95	1.56	<b>2.20</b>	2.20
MONTHLY INTEREST	25,000+	<b>2.68</b>	2.65	2.12	<b>2.94</b>	2.90
	10,000+	<b>2.38</b>	2.35	1.88	<b>2.63</b>	2.60
	5,000+	<b>2.12</b>	2.10	1.68	<b>2.38</b>	2.35
	2,500+	<b>1.97</b>	1.95	1.56	<b>2.22</b>	2.20
<b>HALF YEARLY INTEREST</b>						
<b>28 DAY SHARE</b>	25,000+	<b>3.79</b>	3.75	3.00	<b>4.04</b>	4.00
	10,000+	<b>3.53</b>	3.50	2.80	<b>3.79</b>	3.75
	5,000+	<b>3.02</b>	3.00	2.40	<b>3.28</b>	3.25
	500+	<b>2.26</b>	2.25	1.80	<b>2.52</b>	2.50
	100+	<b>2.01</b>	2.00	1.60	<b>2.26</b>	2.25
<b>STAR ACCOUNT</b>	1+	<b>4.60</b>	4.55	3.64	<b>4.86</b>	4.80
<b>ORDINARY SHARES</b>	1+	<b>1.10</b>	1.10	0.88	<b>1.35</b>	1.35
<b>COMPANY DEPOSITS</b>	50,000+	<b>2.97</b>	2.95	2.36	<b>3.23</b>	3.20
	25,000+	<b>2.52</b>	2.50	2.00	<b>2.77</b>	2.75
	10,000+	<b>2.01</b>	2.00	1.60	<b>2.26</b>	2.25
	500+	<b>1.61</b>	1.60	1.28	<b>1.86</b>	1.85
	100+	<b>1.10</b>	1.10	0.88	<b>1.35</b>	1.35

**ACCOUNTS NO LONGER AVAILABLE TO NEW CUSTOMERS (ANNUAL INTEREST UNLESS STATED OTHERWISE)**

<i>ACCOUNT</i>	<i>£</i>	<i>#AER %</i>	<i>*Gross %</i>	<i>-Net %</i>	<i>#AER %</i>	<i>*Gross %</i>
<b>SUPER SHARE</b>		<b>4.50</b>	4.50	3.60	<b>4.75</b>	4.75
<b>REGULAR SAVINGS ACCOUNT</b>		<b>3.90</b>	3.90	3.12	<b>4.15</b>	4.15
<b>INSTANT ACCESS (BELOW £500)</b>		<b>1.10</b>	1.10	0.88	<b>1.35</b>	1.35
<b>SAPPHIRE SHARE</b>	50,000+	<b>2.75</b>	2.75	2.20	<b>3.00</b>	3.00
	25,000+	<b>2.45</b>	2.45	1.96	<b>2.70</b>	2.70
	10,000+	<b>2.20</b>	2.20	1.76	<b>2.45</b>	2.45
	500+	<b>0.45</b>	0.45	0.36	<b>0.70</b>	0.70
<b>SAPPHIRE SHARE</b>	50,000+	<b>2.53</b>	2.50	2.00	<b>2.78</b>	2.75
<b>MONTHLY INTEREST</b>	25,000+	<b>2.22</b>	2.20	1.76	<b>2.48</b>	2.45
	10,000+	<b>1.97</b>	1.95	1.56	<b>2.22</b>	2.20
<b>2 YEAR TERM SHARE</b>	10,000+	<b>4.65</b>	4.65	3.68	<b>4.91</b>	4.85
	5,000+	<b>4.14</b>	4.10	3.28	<b>4.40</b>	4.35
	2,500+	<b>3.63</b>	3.60	2.88	<b>3.89</b>	3.85
	500+	<b>3.12</b>	3.10	2.48	<b>3.38</b>	3.35
	100+	<b>2.41</b>	2.40	1.92	<b>2.67</b>	2.65
<b>1 YEAR FIXED RATE BOND Issue 9</b>		<b>5.10</b>	5.10	4.08	<b>5.10</b>	5.10
<b>1 YEAR FIXED RATE BOND Issue 10</b>		<b>4.90</b>	4.90	3.92	<b>4.90</b>	4.90
<b>1 YEAR FIXED RATE BOND Issue 11</b>		<b>4.50</b>	4.50	3.60	<b>4.50</b>	4.50
<b>1 YEAR FIXED RATE BOND Issue 12</b>		<b>5.00</b>	5.00	4.00	<b>5.00</b>	5.00
<b>1 YEAR FIXED RATE BOND Issue 13</b>		<b>5.40</b>	5.40	4.32	<b>5.40</b>	5.40
<b>1 YEAR FIXED RATE BOND Issue 14</b>		<b>5.65</b>	5.65	4.52	<b>5.65</b>	5.65
<b>2 YEAR FIXED RATE BOND Issue 5</b>		<b>5.40</b>	5.40	4.32	<b>5.40</b>	5.40
<b>2 YEAR FIXED RATE BOND Issue 6</b>		<b>5.10</b>	5.10	4.08	<b>5.10</b>	5.10
<b>2 YEAR FIXED RATE BOND Issue 7</b>		<b>5.40</b>	5.40	4.32	<b>5.40</b>	5.40
<b>2 YEAR FIXED RATE BOND Issue 8</b>		<b>5.65</b>	5.65	4.52	<b>5.65</b>	5.65
<b>3 YEAR FIXED RATE BOND Issue 1</b>		<b>5.00</b>	5.00	4.00	<b>5.00</b>	5.00
<b>3 YEAR FIXED RATE BOND Issue 2</b>		<b>5.60</b>	5.60	4.48	<b>5.60</b>	5.60

\*GROSS, THE CONTRACTUAL RATE OF INTEREST PAYABLE BEFORE THE DEDUCTION OF INCOME TAX AT THE RATE SPECIFIED BY LAW.

-NET, THE RATE OF INTEREST WHICH WOULD BE PAYABLE AFTER ALLOWING FOR THE DEDUCTION OF INCOME TAX OF 20%.

#AER STANDS FOR ANNUAL EQUIVALENT RATE AND ILLUSTRATES WHAT THE INTEREST RATE WOULD BE IF IT WERE PAID AND COMPOUNDED MONTHLY, HALF YEARLY OR YEARLY.

**SHEPshed BUILDING SOCIETY, BULL RING, SHEPshed, LEICESTERSHIRE LE12 9QD. MEMBER OF THE BUILDING SOCIETIES ASSOCIATION. AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY**

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