

shepshedbuildingsociety

Notice to Our Investors

WITH EFFECT FROM 1ST December 2006

THE FOLLOWING ACCOUNTS WILL BE AVAILABLE TO NEW AND EXISTING CUSTOMERS

ACCOUNT	Investment £	RATES EFFECTIVE FROM 01.12.06			PREVIOUS RATES	
		#AER %	*Gross %	~Net %	#AER %	*Gross %
1 YR FIXED RATE BOND Issue 13	500+	5.40	5.40	4.32	NEW ISSUE	
2 YR FIXED RATE BOND Issue 7	500+	5.40	5.40	4.32	NEW ISSUE	
120 DAY SHARE	50,000	4.40	4.40	3.52	4.30	4.30
	+					
ANNUAL INTEREST	25,000	4.10	4.10	3.28	4.00	4.00
	+					
	10,000	3.40	3.40	2.72	3.30	3.30
	+					
	5,000+	3.20	3.20	2.56	3.10	3.10
	500+	2.95	2.95	2.36	2.85	2.85
90 DAY SHARE	75,000	4.15	4.15	3.32	4.05	4.05
	+					
ANNUAL INTEREST	50,000	4.00	4.00	3.20	3.90	3.90
	+					
	25,000	3.75	3.75	3.00	3.65	3.65
	+					
	10,000	3.25	3.25	2.60	3.15	3.15
	+					
	5,000+	2.75	2.75	2.20	2.65	2.65
	500+	2.30	2.30	1.84	2.20	2.20
MONTHLY INTEREST	75,000	3.97	3.90	3.12	3.87	3.80
	+					
	50,000	3.82	3.75	3.00	3.71	3.65
	+					
	25,000	3.56	3.50	2.80	3.45	3.40
	+					
	10,000	3.04	3.00	2.40	2.94	2.90
	+					
	5,000+	2.53	2.50	2.00	2.43	2.40
MINI CASH ISA	100+	5.00	5.00	N/A	4.80	4.80
TESSA ONLY ISA	100+	5.00	5.00	N/A	4.80	4.80
SAPPHIRE 50 +	5,000+	4.75	4.75	3.80	4.50	4.50
TRACKER INSTANT ACCESS	2,500+	4.00	4.00	3.20	3.75	3.75
INSTANT ACCESS ACCOUNT	25,000	2.60	2.60	2.08	2.50	2.50
	+					
ANNUAL INTEREST	10,000	2.30	2.30	1.84	2.20	2.20
	+					
	5,000+	2.05	2.05	1.64	1.95	1.95
	2,500+	1.90	1.90	1.52	1.80	1.80
	500+	1.60	1.60	1.28	1.50	1.50
MONTHLY INTEREST	25,000	2.32	2.30	1.84	2.22	2.20
	+					
	10,000	2.02	2.00	1.60	1.92	1.90
	+					
	5,000+	1.76	1.75	1.40	1.66	1.65
	2,500+	1.61	1.60	1.28	1.51	1.50
HALF YEARLY INTEREST						
28 DAY SHARE	25,000	3.43	3.40	2.72	3.33	3.30
	+					
	10,000	3.17	3.15	2.52	3.07	3.05
	+					
	5,000+	2.67	2.65	2.12	2.57	2.55
	500+	1.91	1.90	1.52	1.81	1.80
	100+	1.66	1.65	1.32	1.56	1.55
STAR ACCOUNT	1+	4.30	4.25	3.40	4.14	4.10
ORDINARY SHARES	1+	0.75	0.75	0.60	0.65	0.65
COMPANY DEPOSITS	50,000	2.62	2.60	2.08	2.52	2.50
	+					
	25,000	2.16	2.15	1.72	2.06	2.05
	+					
	10,000	1.66	1.65	1.32	1.56	1.55
	+					
	500+	1.25	1.25	1.00	1.15	1.15
	100+	0.75	0.75	0.60	0.65	0.65

ACCOUNTS NO LONGER AVAILABLE TO NEW CUSTOMERS

ANNUAL INTEREST (UNLESS STATED OTHERWISE)

SUPER SHARE		4.15	4.15	3.32	4.05	4.05
REGULAR SAVINGS ACCOUNT		3.55	3.55	2.84	3.45	3.45
INSTANT ACCESS (BELOW £500)		0.75	0.75	0.60	0.65	0.65
SAPPHIRE SHARE						
	50,000+	2.85	2.85	2.28	2.85	2.85
	25,000+	2.55	2.55	2.04	2.55	2.55
	10,000+	2.30	2.30	1.84	2.30	2.30
	500+	0.55	0.55	0.44	0.55	0.55
SAPPHIRE SHARE						
	50,000+	2.63	2.60	2.08	2.63	2.60
MONTHLY INTEREST	25,000+	2.32	2.30	1.84	2.32	2.30
	10,000+	2.07	2.05	1.64	2.07	2.05
2 YEAR TERM SHARE						
	10,000+	4.19	4.15	3.32	4.19	4.15
	5,000+	3.68	3.65	2.92	3.68	3.65
	2,500+	3.17	3.15	2.52	3.17	3.15
	500+	2.67	2.65	2.12	2.67	2.65
	100+	1.96	1.95	1.56	1.96	1.95
1 YEAR FIXED RATE BOND Issue 9		5.10	5.10	4.08	5.10	5.10
1 YEAR FIXED RATE BOND Issue 10		4.90	4.90	3.92	4.90	4.90
1 YEAR FIXED RATE BOND Issue 11		4.50	4.50	3.60	4.50	4.50
1 YEAR FIXED RATE BOND Issue 12		5.00	5.00	4.00	5.00	5.00

2 YEAR FIXED RATE BOND Issue 5	5.40	5.40	4.32	5.40	5.40
2 YEAR FIXED RATE BOND Issue 6	5.10	5.10	4.08	5.10	5.10
3 YEAR FIXED RATE BOND Issue 1	5.00	5.00	4.00	5.00	5.00
3 YEAR FIXED RATE BOND Issue 2	5.60	5.60	4.48	5.60	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.

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