

# shepshedbuildingsociety

## Notice to Our Investors

WITH EFFECT FROM 1<sup>st</sup> MARCH 2007

THE FOLLOWING ACCOUNTS WILL BE AVAILABLE TO NEW AND EXISTING CUSTOMERS

| ACCOUNT                              | Investment £ | RATES EFFECTIVE FROM 01.03.07 |          |        | PREVIOUS RATES |          |
|--------------------------------------|--------------|-------------------------------|----------|--------|----------------|----------|
|                                      |              | #AER %                        | *Gross % | ~Net % | #AER %         | *Gross % |
| <b>1 YR FIXED RATE BOND Issue 13</b> | 500+         | 5.40                          | 5.40     | 4.32   | 5.40           | 5.40     |
| <b>2 YR FIXED RATE BOND Issue 7</b>  | 500+         | 5.40                          | 5.40     | 4.32   | 5.40           | 5.40     |
| <b>120 DAY SHARE</b>                 | 50,000       | 4.55                          | 4.55     | 3.64   | 4.40           | 4.40     |
| +                                    |              |                               |          |        |                |          |
| ANNUAL INTEREST                      | 25,000       | 4.25                          | 4.25     | 3.40   | 4.10           | 4.10     |
| +                                    |              |                               |          |        |                |          |
|                                      | 10,000       | 3.55                          | 3.55     | 2.84   | 3.40           | 3.40     |
| +                                    |              |                               |          |        |                |          |
|                                      | 5,000+       | 3.35                          | 3.35     | 2.68   | 3.20           | 3.20     |
| +                                    |              |                               |          |        |                |          |
|                                      | 500+         | 3.10                          | 3.10     | 2.48   | 2.95           | 2.95     |
| <b>90 DAY SHARE</b>                  | 75,000       | 4.30                          | 4.30     | 3.44   | 4.15           | 4.15     |
| +                                    |              |                               |          |        |                |          |
| ANNUAL INTEREST                      | 50,000       | 4.15                          | 4.15     | 3.32   | 4.00           | 4.00     |
| +                                    |              |                               |          |        |                |          |
|                                      | 25,000       | 3.90                          | 3.90     | 3.12   | 3.75           | 3.75     |
| +                                    |              |                               |          |        |                |          |
|                                      | 10,000       | 3.40                          | 3.40     | 2.72   | 3.25           | 3.25     |
| +                                    |              |                               |          |        |                |          |
|                                      | 5,000+       | 2.90                          | 2.90     | 2.32   | 2.75           | 2.75     |
| +                                    |              |                               |          |        |                |          |
|                                      | 500+         | 2.45                          | 2.45     | 1.96   | 2.30           | 2.30     |
| MONTHLY INTEREST                     | 75,000       | 4.13                          | 4.05     | 3.24   | 3.97           | 3.90     |
| +                                    |              |                               |          |        |                |          |
|                                      | 50,000       | 3.97                          | 3.90     | 3.12   | 3.82           | 3.75     |
| +                                    |              |                               |          |        |                |          |
|                                      | 25,000       | 3.71                          | 3.65     | 2.92   | 3.56           | 3.50     |
| +                                    |              |                               |          |        |                |          |
|                                      | 10,000       | 3.20                          | 3.15     | 2.52   | 3.04           | 3.00     |
| +                                    |              |                               |          |        |                |          |
|                                      | 5,000+       | 2.68                          | 2.65     | 2.12   | 2.53           | 2.50     |
| <b>MINI CASH ISA</b>                 | 100+         | 5.25                          | 5.25     | N/A    | 5.00           | 5.00     |
| <b>TESSA ONLY ISA</b>                | 100+         | 5.25                          | 5.25     | N/A    | 5.00           | 5.00     |
| <b>SAPPHIRE 50 +</b>                 | 5,000+       | 5.00                          | 5.00     | 4.00   | 4.75           | 4.75     |
| <b>TRACKER INSTANT ACCESS</b>        | 2,500+       | 4.25                          | 4.25     | 3.40   | 4.00           | 4.00     |
| <b>INSTANT ACCESS ACCOUNT</b>        | 25,000       | 2.75                          | 2.75     | 2.20   | 2.60           | 2.60     |
| +                                    |              |                               |          |        |                |          |
| ANNUAL INTEREST                      | 10,000       | 2.45                          | 2.45     | 1.96   | 2.30           | 2.30     |
| +                                    |              |                               |          |        |                |          |
|                                      | 5,000+       | 2.20                          | 2.20     | 1.76   | 2.05           | 2.05     |
| +                                    |              |                               |          |        |                |          |
|                                      | 2,500+       | 2.05                          | 2.05     | 1.64   | 1.90           | 1.90     |
| +                                    |              |                               |          |        |                |          |
|                                      | 500+         | 1.75                          | 1.75     | 1.40   | 1.60           | 1.60     |
| MONTHLY INTEREST                     | 25,000       | 2.48                          | 2.45     | 1.96   | 2.32           | 2.30     |
| +                                    |              |                               |          |        |                |          |
|                                      | 10,000       | 2.17                          | 2.15     | 1.72   | 2.02           | 2.00     |
| +                                    |              |                               |          |        |                |          |
|                                      | 5,000+       | 1.92                          | 1.90     | 1.52   | 1.76           | 1.75     |
| +                                    |              |                               |          |        |                |          |
|                                      | 2,500+       | 1.76                          | 1.75     | 1.40   | 1.61           | 1.60     |
| <b>HALF YEARLY INTEREST</b>          |              |                               |          |        |                |          |
| <b>28 DAY SHARE</b>                  | 25,000       | 3.58                          | 3.55     | 2.84   | 3.43           | 3.40     |
| +                                    |              |                               |          |        |                |          |
|                                      | 10,000       | 3.33                          | 3.30     | 2.64   | 3.17           | 3.15     |
| +                                    |              |                               |          |        |                |          |
|                                      | 5,000+       | 2.82                          | 2.80     | 2.24   | 2.67           | 2.65     |
| +                                    |              |                               |          |        |                |          |
|                                      | 500+         | 2.06                          | 2.05     | 1.64   | 1.91           | 1.90     |
| +                                    |              |                               |          |        |                |          |
|                                      | 100+         | 1.81                          | 1.80     | 1.44   | 1.66           | 1.65     |
| <b>STAR ACCOUNT</b>                  | 1+           | 4.45                          | 4.40     | 3.52   | 4.30           | 4.25     |
| <b>ORDINARY SHARES</b>               | 1+           | 0.90                          | 0.90     | 0.72   | 0.75           | 0.75     |
| <b>COMPANY DEPOSITS</b>              | 50,000       | 2.77                          | 2.75     | 2.20   | 2.62           | 2.60     |
| +                                    |              |                               |          |        |                |          |
|                                      | 25,000       | 2.31                          | 2.30     | 1.84   | 2.16           | 2.15     |
| +                                    |              |                               |          |        |                |          |
|                                      | 10,000       | 1.81                          | 1.80     | 1.44   | 1.66           | 1.65     |
| +                                    |              |                               |          |        |                |          |
|                                      | 500+         | 1.40                          | 1.40     | 1.12   | 1.25           | 1.25     |
| +                                    |              |                               |          |        |                |          |
|                                      | 100+         | 0.90                          | 0.90     | 0.72   | 0.75           | 0.75     |

### ACCOUNTS NO LONGER AVAILABLE TO NEW CUSTOMERS

ANNUAL INTEREST (UNLESS STATED OTHERWISE)

|  |         |      |      |      |      |      |
|--|---------|------|------|------|------|------|
| <b>SUPER SHARE</b>                     |         | 4.30 | 4.30 | 3.44 | 4.15 | 4.15 |
| <b>REGULAR SAVINGS ACCOUNT</b>         |         | 3.70 | 3.70 | 2.96 | 3.55 | 3.55 |
| <b>INSTANT ACCESS (BELOW £500)</b>     |         | 0.90 | 0.90 | 0.72 | 0.75 | 0.75 |
| <b>SAPPHIRE SHARE</b>                  |         |      |      |      |      |      |
|  | 50,000+ | 3.00 | 3.00 | 2.40 | 2.85 | 2.85 |
|  | 25,000+ | 2.70 | 2.70 | 2.16 | 2.55 | 2.55 |
|  | 10,000+ | 2.45 | 2.45 | 1.96 | 2.30 | 2.30 |
|  | 500+    | 0.70 | 0.70 | 0.56 | 0.55 | 0.55 |
| <b>SAPPHIRE SHARE MONTHLY INTEREST</b> |         |      |      |      |      |      |
|  | 50,000+ | 2.78 | 2.75 | 2.20 | 2.63 | 2.60 |
|  | 25,000+ | 2.48 | 2.45 | 1.96 | 2.32 | 2.30 |
|  | 10,000+ | 2.22 | 2.20 | 1.76 | 2.07 | 2.05 |
| <b>2 YEAR TERM SHARE</b>               |         |      |      |      |      |      |
|  | 10,000+ | 4.35 | 4.30 | 3.44 | 4.19 | 4.15 |
|  | 5,000+  | 3.84 | 3.80 | 3.04 | 3.68 | 3.65 |
|  | 2,500+  | 3.33 | 3.30 | 2.64 | 3.17 | 3.15 |
|  | 500+    | 2.82 | 2.80 | 2.24 | 2.67 | 2.65 |
|  | 100+    | 2.11 | 2.10 | 1.68 | 1.96 | 1.95 |
| <b>1 YEAR FIXED RATE BOND Issue 9</b>  |         | 5.10 | 5.10 | 4.08 | 5.10 | 5.10 |
| <b>1 YEAR FIXED RATE BOND Issue 10</b> |         | 4.90 | 4.90 | 3.92 | 4.90 | 4.90 |
| <b>1 YEAR FIXED RATE BOND Issue 11</b> |         | 4.50 | 4.50 | 3.60 | 4.50 | 4.50 |
| <b>1 YEAR FIXED RATE BOND Issue 12</b> |         | 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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