

# shepshedbuildingsociety

## Notice to Our Investors

**WITH EFFECT FROM 1<sup>ST</sup> October 2005**

THE FOLLOWING ACCOUNTS WILL BE AVAILABLE TO NEW AND EXISTING CUSTOMERS

ACCOUNT	RATES EFFECTIVE FROM 01.10.05				PREVIOUS RATES	
	Investment £	#AER %	*Gross %	~Net %	#AER %	*Gross %
<b>TRACKER INSTANT ACCESS</b>	2,500+	<b>3.50</b>	3.50	2.80	<b>3.75</b>	3.75
<b>120 DAY SHARE</b>	50,000+	<b>4.20</b>	4.20	3.36	<b>4.45</b>	4.45
ANNUAL INTEREST	25,000+	<b>3.90</b>	3.90	3.12	<b>4.15</b>	4.15
	10,000+	<b>3.20</b>	3.20	2.56	<b>3.45</b>	3.45
	5,000+	<b>3.00</b>	3.00	2.40	<b>3.25</b>	3.25
	500+	<b>2.75</b>	2.75	2.20	<b>3.00</b>	3.00
<b>90 DAY SHARE</b>	75,000+	<b>3.95</b>	3.95	3.16	<b>4.30</b>	4.30
ANNUAL INTEREST	50,000+	<b>3.80</b>	3.80	3.04	<b>4.15</b>	4.15
	25,000+	<b>3.55</b>	3.55	2.84	<b>3.90</b>	3.90
	10,000+	<b>3.05</b>	3.05	2.44	<b>3.40</b>	3.40
	5,000+	<b>2.55</b>	2.55	2.04	<b>2.90</b>	2.90
	500+	<b>2.10</b>	2.10	1.68	<b>2.45</b>	2.45
MONTHLY INTEREST	75,000+	<b>3.76</b>	3.70	2.96	<b>4.13</b>	4.05
	50,000+	<b>3.61</b>	3.55	2.84	<b>3.97</b>	3.90
	25,000+	<b>3.35</b>	3.30	2.64	<b>3.71</b>	3.65
	10,000+	<b>2.84</b>	2.80	2.24	<b>3.20</b>	3.15
	5,000+	<b>2.32</b>	2.30	1.84	<b>2.68</b>	2.65
<b>SAPPHIRE SHARE</b>	50,000+	<b>2.85</b>	2.85	2.28	<b>3.10</b>	3.10
ANNUAL INTEREST	25,000+	<b>2.55</b>	2.55	2.04	<b>2.80</b>	2.80
	10,000+	<b>2.30</b>	2.30	1.84	<b>2.55</b>	2.55
MONTHLY INTEREST	50,000+	<b>2.63</b>	2.60	2.08	<b>2.89</b>	2.85
	25,000+	<b>2.32</b>	2.30	1.84	<b>2.58</b>	2.55
	10,000+	<b>2.07</b>	2.05	1.64	<b>2.32</b>	2.30
<b>INSTANT ACCESS ACCOUNT</b>	25,000+	<b>2.40</b>	2.40	1.92	<b>2.65</b>	2.65
ANNUAL INTEREST	10,000+	<b>2.10</b>	2.10	1.68	<b>2.35</b>	2.35
	5,000+	<b>1.85</b>	1.85	1.48	<b>2.10</b>	2.10
	2,500+	<b>1.70</b>	1.70	1.36	<b>1.95</b>	1.95
	500+	<b>1.40</b>	1.40	1.12	<b>1.65</b>	1.65
MONTHLY INTEREST	25,000+	<b>2.12</b>	2.10	1.68	<b>2.38</b>	2.35
	10,000+	<b>1.81</b>	1.80	1.48	<b>2.07</b>	2.05
	5,000+	<b>1.56</b>	1.55	1.24	<b>1.81</b>	1.80
	2,500+	<b>1.41</b>	1.40	1.12	<b>1.66</b>	1.65
<b>TESSA ONLY ISA</b>	100+	<b>4.70</b>	4.70	N/A	<b>5.00</b>	5.00
<b>1 YR FIXED RATE BOND Issue 11</b>	500+	<b>4.50</b>	4.50	3.60	NEW ISSUE	
<b>MINI CASH ISA</b>	100+	<b>4.70</b>	4.70	N/A	<b>5.00</b>	5.00
HALF YEARLY INTEREST						
<b>28 DAY SHARE</b>	25,000+	<b>3.23</b>	3.20	2.56	<b>3.48</b>	3.45
	10,000+	<b>2.97</b>	2.95	2.36	<b>3.23</b>	3.20
	5,000+	<b>2.47</b>	2.45	1.96	<b>2.72</b>	2.70
	500+	<b>1.71</b>	1.70	1.36	<b>1.96</b>	1.95
	100+	<b>1.46</b>	1.45	1.16	<b>1.71</b>	1.70
<b>2 YEAR TERM SHARE</b>	10,000+	<b>4.09</b>	4.05	3.24	<b>4.35</b>	4.30
	5,000+	<b>3.58</b>	3.55	2.84	<b>3.84</b>	3.80
	2,500+	<b>3.07</b>	3.05	2.44	<b>3.33</b>	3.30
	500+	<b>2.57</b>	2.55	2.04	<b>2.82</b>	2.80
	100+	<b>1.86</b>	1.85	1.48	<b>2.11</b>	2.10
<b>STAR ACCOUNT</b>	1+	<b>4.04</b>	4.00	3.20	<b>4.24</b>	4.20
<b>ORDINARY SHARES</b>	1+	<b>0.55</b>	0.55	0.44	<b>1.05</b>	1.05
<b>ACCOUNTS NO LONGER AVAILABLE TO NEW CUSTOMERS</b>						
ANNUAL INTEREST						
<b>SUPER SHARE</b>		<b>3.95</b>	3.95	3.16	<b>4.20</b>	4.20
<b>REGULAR SAVINGS ACCOUNT</b>		<b>3.35</b>	3.35	2.68	<b>3.60</b>	3.60
<b>INSTANT ACCESS (BELOW £500)</b>		<b>0.55</b>	0.55	0.44	<b>1.05</b>	1.05
<b>SAPPHIRE SHARES (£500+)</b>		<b>0.55</b>	0.55	0.44	<b>1.05</b>	1.05
<b>1 YEAR FIXED RATE BOND Issue 6</b>		<b>5.10</b>	5.10	4.08	<b>5.10</b>	5.10
<b>1 YEAR FIXED RATE BOND Issue 7</b>		<b>5.65</b>	5.65	4.52	<b>5.65</b>	5.65
<b>1 YEAR FIXED RATE BOND Issue 8</b>		<b>4.90</b>	4.90	3.92	<b>4.90</b>	4.90
<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>2 YEAR FIXED RATE BOND Issue 4</b>		<b>4.75</b>	4.75	3.80	<b>4.75</b>	4.75
<b>2 YEAR FIXED RATE BOND Issue 5</b>		<b>5.40</b>	5.40	4.32	<b>5.40</b>	5.40
<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

For further information on our interest rates or to find out more about our products then call 01509 822000  
 Email: [info@theshepshed.co.uk](mailto:info@theshepshed.co.uk) Or click [www.theshepshed.co.uk](http://www.theshepshed.co.uk)