

shepshedbuildingsociety

Notice to Our Investors

WITH EFFECT FROM 1ST September 2006

THE FOLLOWING ACCOUNTS WILL BE AVAILABLE TO NEW AND EXISTING CUSTOMERS

ACCOUNT	RATES EFFECTIVE FROM 01.09.06				PREVIOUS RATES	
	Investment £	#AER %	*Gross %	-Net %	#AER %	*Gross %
1 YR FIXED RATE BOND Issue 12	500+	5.00	5.00	4.00	NEW ISSUE	
2 YR FIXED RATE BOND Issue 6	500+	5.10	5.10	4.08	NEW ISSUE	
120 DAY SHARE	50,000+	4.30	4.30	3.44	4.20	4.20
ANNUAL INTEREST	25,000+	4.00	4.00	3.20	3.90	3.90
	10,000+	3.30	3.30	2.64	3.20	3.20
	5,000+	3.10	3.10	2.48	3.00	3.00
	500+	2.85	2.85	2.28	2.75	2.75
90 DAY SHARE	75,000+	4.05	4.05	3.24	3.95	3.95
ANNUAL INTEREST	50,000+	3.90	3.90	3.12	3.80	3.80
	25,000+	3.65	3.65	2.92	3.55	3.55
	10,000+	3.15	3.15	2.52	3.05	3.05
	5,000+	2.65	2.65	2.12	2.55	2.55
	500+	2.20	2.20	1.76	2.10	2.10
MONTHLY INTEREST	75,000+	3.87	3.80	3.04	3.76	3.70
	50,000+	3.71	3.65	2.92	3.61	3.55
	25,000+	3.45	3.40	2.72	3.35	3.30
	10,000+	2.94	2.90	2.32	2.84	2.80
	5,000+	2.43	2.40	1.92	2.32	2.30
MINI CASH ISA	100+	4.80	4.80	N/A	4.70	4.70
TESSA ONLY ISA	100+	4.80	4.80	N/A	4.70	4.70
SAPPHIRE 50 +	5,000+	4.50	4.50	3.60	NEW ISSUE	
TRACKER INSTANT ACCESS	2,500+	3.75	3.75	3.00	3.50	3.50
INSTANT ACCESS ACCOUNT	25,000+	2.50	2.50	2.00	2.40	2.40
ANNUAL INTEREST	10,000+	2.20	2.20	1.76	2.10	2.10
	5,000+	1.95	1.95	1.56	1.85	1.85
	2,500+	1.80	1.80	1.44	1.70	1.70
	500+	1.50	1.50	1.20	1.40	1.40
MONTHLY INTEREST	25,000+	2.22	2.20	1.76	2.12	2.10
	10,000+	1.92	1.90	1.52	1.81	1.80
	5,000+	1.66	1.65	1.32	1.56	1.55
	2,500+	1.51	1.50	1.20	1.41	1.40
HALF YEARLY INTEREST						
28 DAY SHARE	25,000+	3.33	3.30	2.64	3.23	3.20
	10,000+	3.07	3.05	2.44	2.97	2.95
	5,000+	2.57	2.55	2.04	2.47	2.45
	500+	1.81	1.80	1.44	1.71	1.70
	100+	1.56	1.55	1.24	1.46	1.45
STAR ACCOUNT	1+	4.14	4.10	3.28	4.04	4.00
ORDINARY SHARES	1+	0.65	0.65	0.52	0.55	0.55
COMPANY DEPOSITS	50,000+	2.52	2.50	2.00	2.41	2.40
	25,000+	2.06	2.05	1.64	1.96	1.95
	10,000+	1.56	1.55	1.24	1.46	1.45
	500+	1.15	1.15	0.92	1.05	1.05
	100+	0.65	0.65	0.52	0.55	0.55

ACCOUNTS NO LONGER AVAILABLE TO NEW CUSTOMERS

ANNUAL INTEREST (UNLESS STATED OTHERWISE)						
SUPER SHARE		4.05	4.05	3.24	3.95	3.95
REGULAR SAVINGS ACCOUNT		3.45	3.45	2.76	3.35	3.35
INSTANT ACCESS (BELOW £500)		0.65	0.65	0.52	0.55	0.55
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	4.09	4.05
	5,000+	3.68	3.65	2.92	3.58	3.55
	2,500+	3.17	3.15	2.52	3.07	3.05
	500+	2.67	2.65	2.12	2.57	2.55
	100+	1.96	1.95	1.56	1.86	1.85
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
2 YEAR FIXED RATE BOND Issue 5		5.40	5.40	4.32	5.40	5.40
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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