

# Rutland LD PB Meeting on 25th July



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building society



# Hello.....



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- **the Melton Building Society has been around for over 141 years**
- **we are here to help people buy their own homes, make the most of their savings and to help you find independent financial advice**
- **we are a national provider of mortgages and savings with over 40,000 members**
- **we also have 3 branches in Oakham, Melton and Grantham**



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Here is my team...  
Claire  
Lynn  
Hayley  
Chloe



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# How can you save?



- Piggy bank – good for short term savings. Must keep your piggy bank in a safe place.



- Savings account with a bank or building society such as the Melton – safe place to keep your money and you will earn interest.



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# What is Interest?

- A little bit of extra money which is added to your account as a reward for saving.



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# What we can do in the Branch

- Help you open a savings account
- Help you to manage your money better
- Help you to make the most of your savings
- Help you find a mortgage



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# What you need to open an account

- Some ID to prove where you live and prove who you are
- Your opening deposit
- Time to open the account
- You will then get your passbook to start saving



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# What we have in branch to help

- Private meeting room
- A lower counter position
- Hearing Loop/ Magnifying Glass
- Friendly staff who want to help and spend time with you



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# Banks and Building Societies

Both formed  
in the 1700's



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# Banks and Building Societies

Banks and of money these  
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# Banks and Building Societies

In 1980 banks and building societies were allowed to do the same things. While others didn't So some building societies thought it would be better to become banks



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# Banks and Building Societies



Building Societies  
have a long history



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# Banks and Building Societies

This means building societies, such as the Melton, can share the results of success with its members through higher interest rates for savers, lower rates for borrowers, and also better services with time and experience.



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# Banks and Building Societies



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Bank Building Societies  
serve their local community



# Be Safe!

- **Keep your money somewhere safe**
- **If you have a pin number change it regularly**
- **Be careful not to let anyone see your pin number**
- **Don't use an obvious word for a password**
- **Never tell anyone your password**
- **Check your accounts regularly**

