

Norris Green Community Credit Union

Providing a safe place for peoples' savings

- Do you live in Liverpool L11 or the immediate surrounding area?
- Are you interested in a flexible saving account where you can save with the security of knowing your money is safe?
- Do you require access to a low interest loan?
- Would you like free insurance cover on your savings, so for example if you die, your next of kin would be entitled to double of what is in your savings account?

If you have answered yes to any of these questions, then we have two options for you:

1. Save to borrow; where you can save as little or as much as you wish and after a three month period, you can apply for your first loan.
2. Access to a loan without savings; this option is available for people who meet our criteria.

For more information please call Credit Union on 0151 256 5582, or for email enquiries contact ngcu@live.co.uk

What happens if you do not pay your rent?

We continue to take firm action against tenants whose accounts fall into arrears.

Since April 2009, we have successfully obtained in excess of 80 court orders against tenants due to non payment of rent. These tenants will be eligible to pay £100 court costs and will have a county court judgement against them, which

may prevent them from being successful in sourcing credit in the future.

We have also obtained and executed a number of warrants resulting in evictions due to rent arrears. If you are taken to court for rent arrears, and we do not receive a court order, it is still likely that you will be liable for the £100 court costs.

Help us to improve our services

Cobalt is continually looking to improve services provided to customers.

We would like your input for improving the Rents service, to ensure we are meeting your requirements. We have enclosed a customer survey with your rent

statement for you to complete, which will give you an opportunity to influence the service.

All completed surveys will be entered into a prize draw, with £100 bonus bond vouchers for the winner, and £50 bonus bond vouchers for second prize.

If you damage your property YOU WILL PAY

Cobalt are continuing to reduce unnecessary and wasteful costs.

In 2005/06, it was estimated that Cobalt spent approximately £40,000 on repairs as a result of the following:

- Unauthorised alterations
- Accidental or malicious damage
- Damage or neglect to internal/external fittings that are not as a result of wear and tear

Since December 2006, Cobalt has collected payments from tenants who are responsible for debts from unnecessary damage to their properties. The aim is not only to collect any outstanding debts owed to Cobalt, but also to ensure tenants act responsibly and maintain their properties to the appropriate standards.

This approach has proved successful in reducing the amount Cobalt has spent on these types of repairs.

For more information about any of our services, please contact your Rents Officer

Karen Garrity	0151 633 8033
John Lyness	0151 633 8034
Louise Reece	0151 633 8035
Sharon Davies	0151 633 8036
Liz Tynan	0151 633 8037
Catherine Poole	0151 633 8037
Stephanie Orme	0151 633 8038