



## Walsave Credit Union Funeral Loans

**Need a loan to pay for funeral expenses?  
We can help you spread the cost for less.**

**Walsave Credit Union** is a not-for-profit 'community bank' for anyone who lives or works in the Walsall area. We offer a secure home for savings and access to affordable low cost loans.

We understand that arranging a funeral can be expensive and finding the money to pay can put unnecessary financial pressure on those that have been bereaved.

So if you or your family find that you don't have sufficient savings please get in touch with one of our friendly customer service team to see how we can help you spread the cost with a loan over a longer period of time.

New members can apply for a Funeral Loan of up to £3,000. Each application is treated confidentially and assessed on its own merits. A decision is made based on your ability to afford the loan and repayments can be made over 5 years.

**Representative example: £3,000 over 36 months.  
35 payments of £105.93. Final payment £105.62.  
Total repaid £3,813.17. APR 16.3% representative.**

There is no joining fee\*, no arrangement fee and no penalty for repaying your loan early. Interest is only charged on the reducing balance of your loan which is also covered by free life insurance cover\*\*.

## The key benefits of our loans include:-

- ✓ **Flexibility** - to increase the payments if your circumstances change.
- ✓ **Fixed rate** - you pay a fixed rate of interest which is only charged on the reducing balance of the loan.
- ✓ **Early repayment** - there are no fees if you repay your loan early so you pay even less interest.
- ✓ **No small print** - we don't charge arrangement fees or have any hidden costs.
- ✓ **Free Life Insurance\*\*** cover is included.

If you are not already a member of **Walsave** you will need to complete a membership application as well as a loan application form.

Provided we have all the information we need we will be able to give you a decision about your application the next working day.

Please call **01922 653310** quoting 'DLFL2' to arrange an appointment and we will book a time for you to see one of our team the next working day at either of our branches -  
**181 High Street, Bloxwich WS3 3LH or  
Civic Centre, Darwell Street, Walsall WS1 1EU.**

Visit [www.walsave.com](http://www.walsave.com) to find out more.

\* There is normally a one-off joining fee of £5.00 but for new members applying for a Funeral Loan membership is free of charge.

\*\* Terms and conditions may apply.

Walsave Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our members' money is also protected under the Financial Services Compensation Scheme (FSCS). Firm Reference No. 213796.



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