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From all of the team here at Commsave, we wish our members a very Merry Christmas and a Happy New Year!



Still time to apply for your Christmas loan

There's now only a couple of weeks left before the big day arrives!

If you are still finishing your Christmas shopping, and are thinking you could do with a bit of help paying for everything, don't forget that Commsave can help with a Christmas loan.

First Prize in Monthly Lottery Now £500!

There's never been a better time to be part of the Friends of Commsave Lottery.

That's because the regular monthly draw now has a first prize of £500, as well as 29 runners-up prizes of £75!

It costs just £1 a month to enter the lottery and you can

Barclaycard minimum payments

If you have a balance on a Barclaycard, you may be about to see a significant increase in the minimum amount you need to repay each month.

Recent changes to Barclaycard's terms and conditions mean many cardholders will see their minimum payments increase by up to 67%!

We can help you spread the cost of the festive season, and give your wallet a bit of breathing space at this expensive time.

Click the link below to access your online account. where you can check which loan products you are eligible to apply for.

[Apply for your Christmas loan](#)

easily sign up through your online account.

Simply click the link below, log in to your online account, and look for the 'change lottery subscriptions' option under 'update personal information'.

Don't miss out on your chance to win!

[Join the lottery here!](#)

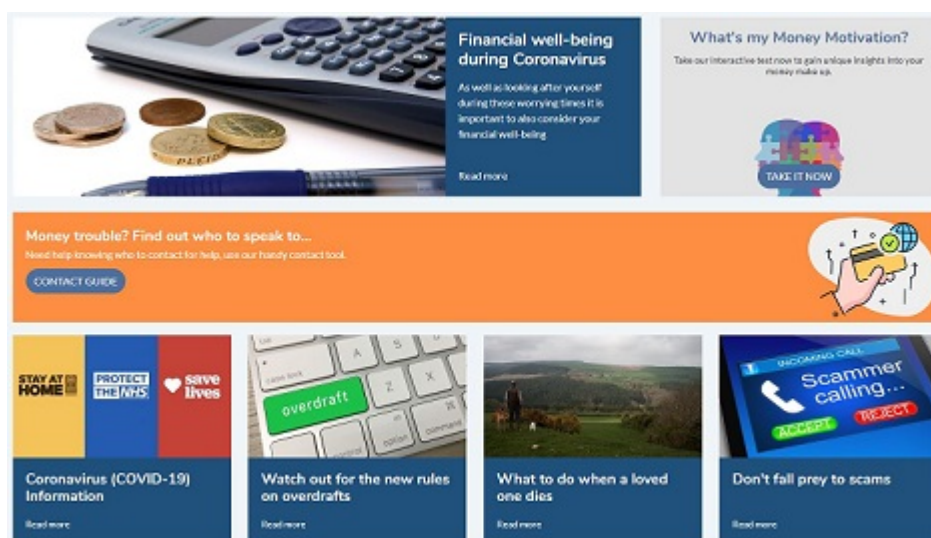
If you have a balance on one of these cards, now could be the right time to consider moving it to Commsave. We may be able to offer you lower monthly payments and a better interest rate too!

To apply for a loan to pay off a Barclaycard, or other similar debts, log in to your online account, or call us on 0303 0402 660.

[Read more about Barclaycard payments](#)

Sign Up For CURight Today!

CURight is Commsave's dedicated online portal for all kinds of information and tips to help you manage your money effectively. Click the image below to sign up today!



Friends of Commsave Credit Union Lottery - Recent First Prize Winners

December - Kamalavathany Suntharraj of Watford

November - Sobia Ikhlq of Hayes

October - Donald McCormick of Renfrew



To review your marketing preferences, click [here](#) to login to your online account.
Under 'loans and services' select the 'update marketing preferences' option.

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