

ACCOUNT BALANCES AS AT 30 APRIL 2008

	Balance	Notes
TOWN HALL		
Current/Business Reserve a/c (2% gr)	49,710.33	
Capital Reserve (.10% gross)	187.64	
Petty cash	52.73	
National Savings (4.45% gross)(no notice)	65,564.95	
Fixed Rate Bond (5.8% gross)	36,646.69	22.1.08-22.1.09
Fixed Rate Bond (5.8% gross)	24,245.39	31.1.08-2.2.09
Total TH	176,407.73	(Apr 07: £168,248.91)
HERITAGE CENTRE		
Current/Business Reserve account (2% gr)	3,469.24	
TOTAL TH & HC	179,876.97	(Apr 07: £171,614.08)
OTHER ACCOUNTS		
Rye Relief in Need		
Nationwide	41.44	<i>To be transferred</i>
CafCash (4.19% gr)	11,228.81	
Fixed Bond (5.8% gr)	60,000.00	14.1.08-14.1.09
Total Rye Relief	71,270.25	(Apr 07: £68,071.89)
TOTAL FUNDS	251,147.22	(Apr 07: £239,685.97)

The **co-operative**

Tariff

The Co-operative Bank reserves the right to review the account tariff for customers whose credit turnover exceeds £1m per annum, who deposit more than £100,000 cash per annum, or who deposit more than 5,000 cheques per annum.

Cash	FREE
Cheques	FREE
Automated credits (standing orders, BACS, CHAPS)	FREE
Cash or cheques deposited at Post Office® (arrangement required)	FREE
Business debit card purchase transactions	FREE
Direct Debits, standing orders and bill payments	FREE
Cheques and Debits	FREE

If you incur an overdraft there will be an unauthorised overdraft charge of £10.00, with a subsequent £10.00 charge for each day an unauthorised overdraft remains outstanding. Interest on unauthorised overdrawn balances is 1.92% per month 25.59% EAR (Effective Annual Rate) variable. Please note that the debit interest will be applicable at the above rate if you draw against uncleared funds.

If you require any additional services to those involved in the everyday running of your account, these could incur a further charge.

*Special presentations	£15.00	Duplicate statement service (additional copy)	£5.00
~Audit letters	minimum £30.00	Frequent statement service	£1.00
~Certificate of Balance	£15.00	Charge for change at Post Office®	£1.60 per £100.00
Stopped cheque	£12.00	Cheque encashment at Post Office®	£1.50 per cheque
Returned cheque (previously deposited)	£6.00	Copy items	£12.00
Dishonoured items (due to insufficient funds)	£35.00	CHAPS	written request £25.00 fax request £40.00
Advice of unpaid items – letter	£17.50	Bank cheque	£15.00
– phone	£12.00	◆ Status enquiry/Banker's reference	£10.00
Copy statements	£8.00		

* Additional telephone charges will be incurred.

~ Subject to VAT at the standard rate.

◆ This fee is inclusive of VAT at the standard rate.

A separate tariff will apply for foreign money transmissions.

£0 - £1,999	0.00	0.00	0.00
£2,000 - £9,999	0.90	1.12	1.13
£10,000 - £24,999	1.02	1.28	1.28
£25,000 - £99,999	1.05	1.31	1.32
£100,000 - £249,999	1.42	1.78	1.79
£250,000+	2.72	3.40	3.45

AER (Annual Equivalent Rate) a notional rate calculated as if the gross and net rates were paid and compounded on an annual basis.

GROSS is the annual rate of interest payable before the deduction of tax at the rate set by law.

NET is interest paid with lower rate tax (currently 20%) already deducted.

INTEREST is calculated daily on the cleared balance and is paid monthly. Rates payable apply to the full balance.

You will be pre-notified of charges sixteen days prior to your account being debited. Charges for special services such as stopping cheques, banker's drafts etc will continue to be taken at the time that the service is utilised. The services, charges and interest rates detailed are correct at the time of printing (04/08) and are subject to variation. The Bank can vary or amend these charges and interest rates at any time. Confirmation of current rates can be obtained by calling 08457 213 213 Monday to Friday 8am-8pm, Saturdays 9am-noon, or from the Head Office address on this leaflet. The standard charges will apply with effect from 25th August 2003 and the credit interest rates apply with effect from 25th April 2008.

The co-operative

The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.

The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Business Banking Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

The Co-operative Financial Services Limited, Registered Office: New Century House, Manchester M60 4ES. Registered Number 29379R.

Calls may be monitored or recorded for security and training purposes. Calls to 0845 numbers will cost no more than 4p per minute for BT customers. Call charges from other companies may vary and you may want to check this with your service provider.