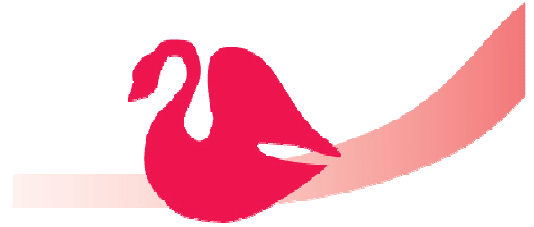


Newsletter



Issue 3 April 2010

Our Personal Commitment To You



“With my appointment as Chief Executive in May 2009, your Society is working towards developing its products and services and becoming more than just a local Society, while continuing our policy of prudent lending and careful cost control.

Mutuality and dedication to the needs of our Members is still of the utmost importance, and we constantly ask ourselves how we can serve Members better. In order to do this we have begun by offering a more varied collection of savings accounts and mortgage products, as by being more versatile we can appeal to a wider range of people. We recognize that everyone has different ideas when it comes to how best to invest their savings, and different requirements when they are looking for a mortgage, and so our goal is to give people a wide choice to suit their needs.

In the latter half of 2009 our membership increased by 35%, which is a great boost for the Society and also shows how important the mutual sector is to savers and borrowers. It also means that we have launched accounts that people really want, and by gaining a larger membership we can continually improve all of our accounts. The recent turmoil in the financial industry has changed the outlook of many investors and borrowers, and we pride ourselves in being a safe place for your money. We have a very prudent approach to mortgage lending, and we are not linked to any other institutions.

In short we believe in mutuality, independence and always providing the best possible products and services to our Members.

I like to speak to Members personally - after all, you do own the business. If you want to discuss anything with me personally, my phone number is 01494 879504.”

Ivan Gould, Chief Executive

Are you a new Member?

Welcome to the Society.

You may have joined us because of a great rate, the ideal savings account for you or the most suitable mortgage. We hope you will stay because of our excellent customer service, continuous account development and perhaps one of our most popular assets - a personal touch.

Calls to, or other contact with, our branch are dealt with by our helpful and fully trained staff on the spot. We believe that being able to answer your queries and provide assistance directly is one of the most important reasons our Members remain with us, some for many years.

We were established in 1907 and have been situated in the picturesque Buckinghamshire village of Chalfont St Giles for over



100 years, beginning by serving the local community and then growing steadily until now we have Members all over the UK. The head office and branch you can see below on the High Street was opened in 1926 and although the building was destroyed by a fire in 1998, it was rebuilt and is where we still run the whole business.

When we were first established we were called The Chalfont and District Permanent Society, but changed to the Buckinghamshire in 1961 to reflect the fact that we no longer represented just the local community.

You can find out more about us and what we can offer you on our website:

www.bucksbs.co.uk

New Cash ISA limits for 2010

From 6th April 2010, the amount you can invest in a Cash ISA has been increased from £3,600 to **£5,100** per tax year for all savers. In total you can save up to £10,200 in ISAs, up to £5,100 of which can be saved in a cash ISA.

We have a wide range of cash ISAs available whether you want to invest in a longer term bond or would prefer easy access to your tax free savings. We also offer monthly interest options so you can boost your monthly income while not touching your capital.

Whether or not you already have a cash ISA, you can ask us for details of all our cash ISA accounts. You can open a new cash ISA or transfer your existing ISA funds held with another provider into most of our cash ISAs.*

*Specific terms apply to some of our accounts. Contact us for details.

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Making your savings count