



MAJOR CITY CENTRE INVESTMENT BY THE SOCIETY!



Pictured at the Donegall Square South branch are Elaine Molyneux, Branch Manager (centre), Bill Webb, Chief Executive and Joan Smyth, Chairman.

We recently opened our new Belfast city centre branch in Donegall Square South. The branch which was officially opened by Dr. Joan Smyth, Chairman of the Society, said: "Belfast is now the centre of a more dynamic regional economy that is boosting living standards across Northern Ireland.

Progressive is contributing to this regeneration by meeting the increased demand for the financial services that it delivers to its Members. Provision of a top quality service is what often differentiates us from the opposition and our resistance to opening call centres, for example, is not a sign that we are failing to be 'Progressive' - it just means that we want our Members and our business partners to continue to enjoy a quality of service that has all but gone from our industry."

The Society is involved in a capital spend of £1.5m in a refurbishment programme which has seen the opening of new branches in Enniskillen, Lisburn and Bangor as well as the refurbishment of our Belfast Head Office at Wellington Place.

Progressive's new window display in Donegall Square South in Belfast has been causing quite a stir. The windows have been decorated by images based on the 'Start Up Pig Race' that features in one of UTV's weather idents. Elaine Molyneux, Branch Manager is delighted with the new look. "Donegall Square South is the only Progressive Branch to have a display like this and we have been surprised at just how many people have remarked on how well it looks." The display was created by the Society's advertising agency Navigator Blue and uses images created by Oliver Jeffers, one of Northern Ireland's leading young artists.



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GOURMET HAMPER WINNERS....

Congratulations to all our lucky winners who won a gourmet hamper by completing and returning our Member's Feedback Questionnaires.

The winners of our Member's questionnaire draw were Mr. Kenneth McQuillan from the Lisburn area and Mrs. Elizabeth Agnew from the Ballyclare area.

The winner of our GCPA 7 questionnaire draw was Mrs. Meta Kane from Belfast.

PROGRESSIVE SWINGS INTO ACTION



Progressive Building Society continued its support this Summer for the Royal National Lifeboat Institution (RNLI) Golf Day Fundraiser, which it became involved in for the first time last Summer.

The annual fundraising event took place at Kirkistown Castle Golf Club, Cloughey, in August. Progressive's support helped organisers offer the participating 239 golfers some fun prizes for coming along to help raise much needed funds for the RNLI. This year, the popular event resulted in approximately £4,000 being raised for the charity. Taking place annually for over 10 years, the RNLI Golf Day has built up loyal support and over 60 teams from some 40 different golf clubs annually participate.

Pictured (left) teeing off the call for entries to the event at Kirkistown Castle GC is Progressive Building Society's Graeme Norris (right) with Pat Browne, Chair of Portaferry Lifeboat Guild and Stormy Stan, RNLI's mascot.

**RNLI Christmas cards will be sold in the following branches throughout November & December:
Wellington Place, Donegall Square South, Lisburn, Bangor, Coleraine, Ballymena, Portadown,
Newtownards & Enniskillen.**

A list of our branch addresses can be found on page 4.

ALAN SAILS OFF INTO THE SUNSET...

After almost 25 years of loyal service to the Society, our Area Manager in Lisburn - Alan R. J. Pollock, decided to take early retirement in September and pursue his many other interests.

Alan will be sorely missed by all those who have had the pleasure of working with him and we would like to take this opportunity to wish him good health and much happiness in the years ahead.

Taking the helm in Lisburn is Trevor James. Trevor brings considerable experience to his new Area Manager role having held a senior position in the Society's Head Office management team and having served in the past as Ballymena Branch Manager.

IS THAT FAIR?

Treating Customers Fairly (TCF) is a hot topic in the UK financial services sector. Through its TCF initiative the industry's regulator, the Financial Services Authority, has challenged each financial firm to create a culture that puts customers' interests at the heart of its business.

Adherence to TCF principles must be evident throughout the operations of financial firms from product design, through marketing, sales processes and after-sales care to complaints handling.

Heading up Progressive's 'Treating Members Fairly' team is Sidney Towe, Operations Director. Commenting on the Society's TCF work Sidney said, "As a mutual building society we like to think that we already try hard to act appropriately in our dealings with Members. But our Treating Members Fairly project has required us to look afresh at our operations and this has resulted in improvements to the way we do things such as clearer communication to Members and a more structured approach to product launches. For example, after launching a new product, we now write to a sample of Members who have taken it to check on their understanding of the terms and conditions. This helps to confirm that our literature is clear and not misleading and that our staff have described not only the benefits of the product but also any potential pitfalls. Responses from Members tell us where we need to improve thereby ensuring that Members are not dissatisfied in any way."

The FSA has said that some financial firms have failed to embrace the TCF principles but, at Progressive, TCF has been seen as an opportunity to review and refresh its strategy in order that it will become even more successful and resilient in the years ahead.

COMMUNITY AWARDS

The Community Awards Panel met in June and out of the 17 applications submitted, 10 of these were granted an award. The total money awarded was £8,500. Anyone wishing to submit an application form for the next round of Community Awards should contact their local branch.



Pictured above, Elizabeth McMeekin, Manager of Progressive's Portadown Branch and Fergus Larkin from the Dunbarton Bowling Club



Pictured above, Elizabeth Charlesson and Jim Gallagher from the Londonderry Musical Society, with Noel Murray from Progressive Building Society's Londonderry Branch



Pictured above, Donna Murdoch, Manager of Progressive's Coleraine Branch and Jonny Hyndman from the Exodus Trust.



Pictured above, Progressive's Ian Nelson (left) presents the award to Sandra Kernaghan & James Bunting from St Katherine's VIB in North Belfast.



Area Manager Graeme Norris, Progressive Building Society with Julie Thomas, Marie Curie's "Living Room Appeal" Fundraising Manager.

Other successful groups included Knights Wheelchair Basketball Club, Cystic Fibrosis, Crumlin Star Football Club, Sallaghy Parish Church Bowling Club and Pathways.

PROTECTING YOURSELF AGAINST CHEQUE FRAUD



Following a number of major cheque frauds in England, building societies and banks throughout the United Kingdom have announced changes to the way they handle cheques that are payable to financial institutions. In order to ensure that the money makes its way to the correct account, the name of the person whose account is to be credited is to be added to the payee line of any cheque being paid in.

Michael Boyd, Head of Risk Management of the Society welcomed the change. "We are pleased that the financial services industry has taken this step as it provides further protection for our Members' savings. It might be a little confusing for Members at the counter for a while but I am sure it will not be long before everyone is writing their cheques in this way."

A leaflet entitled "Changing the way you write cheques" is available for Members in branches and agencies.

PROGRESSIVE ANNOUNCES THE LAUNCH OF IT'S FIRST LOYALTY PRODUCT

In recent surveys of Members a common theme has been demand for loyalty products that reward long term saving with the Society. Soon to be launched is a loyalty Fixed Term Bond for savers who have been Members for 3 years or more. Information about this new product will be available in branches before the end of December.

SOROPTIMIST INTERNATIONAL

Soroptimist International is a worldwide organisation for women in management and the professions, working through service projects to advance human rights and the status of women. Each year the organisation holds a public speaking competition. The competition, which is being sponsored for the first time by the Society, is now in its twenty fourth year and is organised by Soroptimist International.

Dr Joan Smyth, Chairman said "As part of our commitment to supporting community activity the Society is delighted to come on board as sponsors of Soroptimist International and their Annual Youth Award 2006-2007 Public Speaking Competition. The competition has been running for twenty four years and is recognised within many educational establishments as one of the premier public speaking events in Northern Ireland. The competition offers female students a superb opportunity to



Dr Joan Smyth, Chairman, is pictured launching the competition with last year's winner Patricia Burns (centre) from Strathearn School Belfast and runner-up Claire McMahon from St Dominic's Belfast.

develop their interpersonal skills with a platform to voice their opinions and display their skills in the 'art' of public speaking." Sue Hogg, local President said "Soroptimist International is absolutely delighted and very grateful that Progressive Building Society has agreed to offer very generous sponsorship for the competition for the next three years. To be able to work alongside such a well known business can only enhance the work that Soroptimist International is trying to do with young women in Northern Ireland."

The competition, which usually attracts entries from right across the Province, is open to female students who are in Years 12 & 13, and are in full time education in Northern Ireland. There has been a marked increase in interest in the ability to speak in public over recent years due to the greater take-up in Media Studies and the essential Key Skills qualification that students are expected to gain.

COMPETITION

Once again Progressive are offering one lucky reader the chance to win a fantastic prize!

To be in with the chance of winning £50 worth of M&S vouchers simply answer the following questions and send your answers along with your name, address and contact number to Progressive News Readers Competition, 33/37 Wellington Place, BELFAST BT1 6HH or drop it into any branch or agent.

1. Where in Belfast did we recently open our new city centre branch?
2. Where did the RNLi hold their annual Golf Day fundraiser back in August?
3. During the Community Awards meeting which was held in June, how much money, in total, was awarded to various local community groups?

Employees and Agents of the Society and their families are not eligible to enter

Competition closes: 15th February 2007.

The winner will be notified in writing and his/her name will appear in the next edition of Homegrown News.

LISBURN BRANCH HAVE SECURED NEW PREMISES

We are delighted to announce that we have secured new premises at 3 Market Place, Lisburn BT28 1AN.

Branch Office Addresses

- ◆ 6 Castle Street, BANGOR BT20 4ST
 - ◆ 79/81 Wellington Street, BALLYMENA BT43 6AD
 - ◆ 33/37 Wellington Place, BELFAST BT1 6HH
 - ◆ 11 Donegall Square South, BELFAST BT1 5JE
 - ◆ 17 The Diamond, COLERAINE BT52 1DW
 - ◆ 24 High Street, ENNISKILLEN BT74 7EH
 - ◆ 3 Market Place, LISBURN BT28 1AN
 - ◆ 26 The Diamond, LONDONDERRY BT48 6HP
 - ◆ 4 Conway Square, NEWTOWNARDS BT23 4DD
 - ◆ 40 High Street, OMAGH BT78 1BP
 - ◆ 12 Market Street, PORTADOWN BT62 3JY
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