

# Connect

The newsletter for West Brom members

Winter 2017



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# We're still a nation of savers



## Britons haven't lost their appetite for saving, according to a survey conducted by the West Brom.

Even as the pound fluctuates amid concerns over Brexit and interest rates sit at record lows, most people still want to entrust their money to a bank or building society.

Out of the 1,300 adults questioned, including West Brom customers\*, 72 per cent classed themselves as regular savers. Some 69 per cent expected to save the same amount of money in the next 12 months as they did last year, while 53 per cent said they would like to save more, despite not currently having enough disposable income to do so.

In contrast, only one in five said they would prefer to live for today rather than save for tomorrow and just 25 per cent were prepared to take greater risks with their money to increase their chances of a better return.

Helen Bryce, the Society's Customer Research Manager, said: "It is reassuring to see that the majority of people, even in these uncertain economic times, see themselves as savers.

"Putting money aside figures strongly in people's minds and they believe it's important to build themselves a financial buffer."

The study also revealed how people were starting to think beyond the humble savings

**"People have a strong grip on their finances and regularly review their financial position."**

account, showing a willingness to consider investing money in alternative ways.

A third were prepared to look at investing in stocks and shares and 25 per cent agreed property might provide a means of boosting their cash pot. Peer to peer lending, Premium Bonds and even investing in material goods such as classic cars and fine art were also mentioned.

Helen added: "Diversifying their investments can help some people get more out of their money, albeit with careful consideration for any risks involved.

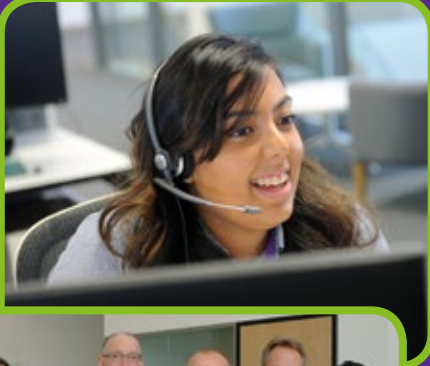
"Others may want to go a step further and engage with an independent financial adviser, which we can always facilitate through the service we offer in our branches.

"Our survey showed that people do generally have a strong grip on their finances and regularly review their financial position, something we strongly advocate at the West Brom."

\* Sources: OnePoll, sample size 1,000 UK adults; West Brom customer panel, 308 respondents.



# Winning ways



There were cheers all round when the West Brom secured not one but three industry awards in recognition of its products, services and community support.

The good news started at the **Midlands and Yorkshire Contact Centre Awards**, where the West Brom's customer services department claimed the top accolade for Improvement Strategy of the Year.



This reflects the team's commitment to delivering consistently high standards of service to customers who deal with us over the telephone and the introduction of new systems to monitor satisfaction levels and capture feedback.

For mortgages, there was success at the **Financial Adviser Service Awards**. This scheme looks specifically at mortgage brokers who deal with the West Brom on behalf of borrowers and make recommendations for which mortgage product they should opt for.



These brokers rated the Society a five star lender – the highest level achievable – based on how efficiently we deal with mortgage applications, the quality of our products and the way we handle their queries.



Our final achievement was at the **Mortgage Finance Gazette Awards**, although this time the focus was on community engagement rather than our product range.



The judges commended the West Brom in the Community Services category following a series of interactive financial awareness workshops delivered by our branch managers in local schools.



Financial Adviser  
SERVICE AWARDS 2016



Mortgage Lenders and Packagers





# Protect yourself online



**Computer viruses, worms, Trojan horses, spyware and ransomware – all new phrases for the 21st century, but do you really understand what they mean?**

Such terms come under the umbrella of ‘malware’ or hostile software that can attack your computer and, in turn, not only cost you money but also steal your identity. Cybercrime is on the rise as more of us use computers for our personal correspondence, shopping and managing our money. Malware also targets mobile devices, including tablets, laptops and mobile phones.

It is important to realise that just because you cannot see your data being hacked does not mean it isn't happening. However, by understanding the dangers of cybercrime you can take the first steps to protecting yourself.

**“Just because you cannot see your data being hacked does not mean it isn't happening.”**

## Staying safe

Hackers can use your emails to gain access to your personal accounts and it is important to make your passwords as strong as possible. Experts suggest using three random words, especially if you are protecting banking or payment details. Be sure to vary passwords across different accounts.

Be mindful of being hacked when dealing with emails because scams are frequent and often seem incredibly plausible. Email addresses can be used fraudulently, so even if the message you receive is from a person or business you know, be on your guard if it appears in any way unusual.

If in doubt, contact the sender directly by another means in order to verify the email's authenticity.

You should not respond to emails that ask for your personal or financial details. Banks, building societies and the police will never contact you this way to ask for a password or PIN and they won't instruct you to transfer money into a new account.

Should an email ask you to log-in to an online account, do not click the link in the message itself. It's safer to type the full address into your browser or make a fresh search for the website in question. Avoid opening attachments or clicking links from any unsolicited emails and delete anything you consider suspicious.



**“Malware can attack your computer and steal your identity.”**

## On the move

Using mobile devices on the train, in hotels or coffee shops may be convenient, but it also puts you at risk if you connect to the internet via a public Wi-Fi service that may not be properly secured.

You should secure your personal Wi-Fi at home with a password to stop other people accessing it. If you are using a shared computer, never tick the box that says 'remember my details' or password.

Always install antivirus software on your devices and carry out the latest software and app updates as soon as they are available as these often contain important security upgrades.

After all these steps have been taken, if you still fear you have fallen foul of fraud, then contact your bank or building society and report any scams to the police.

**Need more information?**  
For more tips and advice, visit our online Security Centre at [www.westbrom.co.uk/security-centre](http://www.westbrom.co.uk/security-centre).  
You can forward any suspicious emails or web links relating to your West Brom accounts to [phishing@westbrom.co.uk](mailto:phishing@westbrom.co.uk) and we'll investigate them.



# Helping those in need

At the West Brom, we're always keen to support local charities, but it's particularly satisfying to help a cause we know is important to one of our customers.



David Mottram, who uses our Walsall branch, made us aware of St Giles Hospice after they provided care for his mother, Alma. Having organised a number of fundraising events himself, David asked if there was any way the West Brom could make a contribution. Colleagues told him about the Mercian Community Trust, a partnership between the Society and the Diocese of Lichfield to provide grants to community groups and charitable organisations.

The Trust agreed to donate £5,000, which is helping to provide patients with the best care and treatment, while also assisting with the hospice's running costs. Sharon White, Fundraising Manager at St Giles Walsall Hospice, said: "This is a fantastic gesture from the West Brom and a huge boost to us. It's wonderful to see a major business supporting local charities in this way."

# Inspiring millions in the fight against cancer



"It wasn't until Easter that I announced via the blog that I was running and the response was overwhelming, with donations appearing instantly."

"We had reached £3,000 by midnight and then £22,500 by the time I ran, such is the love and respect for Stephen and everything he stood for."

While the family's ordeal has been incredibly challenging, Jane draws strength from what Stephen achieved during his life and seeing how highly he was regarded.

She also acknowledges Teenage Cancer Trust and the difference they made while Stephen was undergoing treatment.

"Its specialist cancer units are so important, not just for the medical expertise on hand but because they make a point of letting teenagers be teenagers," she added.

"We were able to establish connections with other young patients through the charity and these are relationships we've since maintained. Teenage Cancer Trust always lets us know where and how money from Stephen's Story is being spent and I can't thank them enough."



She spoke to an audience of West Brom customers just three weeks after trekking up Mount Kilimanjaro, which itself raised in excess of £16,000. In particular it was a chance for guests to find out why Jane had decided to continue her son's remarkable work.

She said: "When you consider the immensely positive effect Stephen's Story was having on so many followers, it would have been a waste for everything to stop after Stephen passed away."

"What made it so special in the first place was the fact that Stephen himself was behind it all. It simply wouldn't attract the same attention if our family didn't carry on being personally involved, so I'm happy to continue the activity and very proud of what Stephen's Story has done."

Jane's first fundraising feat was to run the 2015 London Marathon, something she had promised Stephen she would do when the two of them watched a friend take part the previous year.

"I'm by no means a seasoned runner, but I got hold of the NHS Couch to 5K plan," she recalls. "By December I was up to three miles and remember thinking 'great, that's only 23 more to go then!'"



**The West Brom's current chosen charity is Teenage Cancer Trust, the only UK charity dedicated to improving the quality of life and chances of survival for young people with cancer aged between 13 and 24.**

Almost £25,000 has been raised so far thanks to the creativity of colleagues organising events and the generosity of customers who have offered donations.

Teenage Cancer Trust has a strong presence in the West Midlands, where it operates three specialist units, and the money we give is supporting patients and their families throughout the region.

Part of our commitment to Teenage Cancer Trust is to also help raise awareness, which is why we were delighted to welcome one of its ambassadors, Jane Sutton, to our most recent Members' ViewPoint event.

Jane has collected hundreds of thousands of pounds for Teenage Cancer Trust over the last few years through a host of innovative and challenging fundraising activities, not least a world record-breaking tandem skydive.

However, her association with the charity goes back much further. Jane is the mother of Stephen Sutton, the Staffordshire teenager who hit the headlines and captured the imagination of people worldwide with his own brave battle against cancer.

## Stephen's Story

On 13 January 2013, Stephen Sutton announced that he was suffering from an incurable form of cancer by setting up a Facebook page called 'Stephen's Story'.

He then published a bucket list of 46 things he wanted to do, top of which was to raise £10,000 for Teenage Cancer Trust.

To say Stephen achieved this objective would be a massive understatement. In just one year, Stephen's Story amassed £3 million and the money is still pouring in to this day, currently standing in excess of £5.6 million.

More than that, Stephen inspired countless people with his positivity and determination not to let cancer stop him fulfilling his ambitions.

Stephen sadly passed away in May 2014, but his legacy lives on thanks to the person who knew him best in life – his mother. And like her son, Jane isn't going about fundraising for Teenage Cancer Trust half-heartedly.





## Better in Birmingham

**The West Brom's branch in Birmingham city centre has moved from Colmore Row to newly-refurbished premises on New Street.**

We have operated from Colmore Row for 25 years, but felt the time was right to opt for a location closer to Birmingham's main retail district.

Director of Marketing and Distribution James Wright explains: "We think the branch on New Street offers customers greater convenience, particularly given its proximity to Grand Central train station and the recently extended Midland Metro line.

"It has also given us the opportunity to bring our Birmingham branch fully in line with the Society's updated brand identity, enhancing the overall customer experience."

New Street features three counter points and has two rooms available for private customer consultations.

Customers can access all our usual savings, mortgage, insurance and protection products through the branch.

They can also meet with a personal mortgage consultant to discuss their home buying needs and book appointments with an independent financial adviser to assist with investments and planning for later life.

The West Brom in Birmingham is managed by Retail Manager Steve Perry and Customer Manager Sam Perruzza. Be sure to pay us a visit the next time you're passing and see the improvements for yourself!



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