

2026

AUGUST NEWSLETTER



Heading Off to Uni? Build Your Financial Resilience From Day One



Starting university this September is an exciting milestone, but managing your independent budget can be a major crash course. To keep your experience stress-free, avoid high-cost borrowing traps like payday loans or risky buy-now-pay-later schemes that often trigger long-term debt cycles.

Instead, build financial resilience early by tracking expenses, maximizing student discounts, and shopping smart.

If you face unexpected essential costs, Gateway Credit Union is here to help. As a responsible, member-owned co-operative, we offer affordable personal loans with fair, transparent rates and no hidden fees.

Read more at <https://gatewaycu.co.uk/about-us/news/heading-off-to-uni-how-to-build-your-financial-resilience-from-day-one>

BACK TO SCHOOL. SAVE SMART. START STRONG.

Gear Up for Greatness

Need help covering back to school costs?

From uniforms and supplies to laptops and transport, a Gateway loan can help you spread the cost of getting your kids ready for the new school year.

APPLY TODAY

APPLY NOW

SCAN ME

Gateway Credit Union
www.gatewaycu.co.uk
Gateway Credit Union Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 214010).

Representative Example: 42.6% APR. Borrowing £500 today, the total amount repayable in 10 months is £584.33. *T&Cs apply

Struggling with bills or debt? You don't have to go it alone.

Get FREE, confidential, and expert financial advice today from services like MoneyHelper and GOV.WALES. Take the first step to take back control of your finances.



GCU - Pontypool Opening Hours for Member Services over the phone and in person

Mondays

Wednesdays

Fridays



10am-12pm & 1-3pm

Skip one fancy coffee a week = £260 saved in a year.

Saving doesn't have to mean completely changing your lifestyle. With a Gateway Credit Union savings account, you choose how much and how often you save. We just keep it safe and help it grow.

Small steps, big results. Get started today! 📌

<https://tinyurl.com/GCUSummerSavings>



Curious about Open Banking but not sure how it works?



It's all about giving you control. Learn how we use this secure, fee-free tool to speed up your loan applications and simplify budgeting—without ever sharing your passwords.

Read our quick guide to see how it benefits you:

<https://gatewaycu.co.uk/about-us/news/demystifying-open-banking-what-it-means-for-you>



About Gateway Credit Union

At **GCU**, we are committed to supporting our local communities in **Torfaen**, **Blaenau Gwent** and **Monmouthshire** in building financial resilience through secure savings and affordable loans. By starting your savings journey with us, you can secure a stable financial future for yourself and loved ones. Our savings options are designed for people of all ages.

YOUR GATEWAY TO BETTER FINANCIAL RESILIENCE



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