

2026

# JUNE NEWSLETTER



## Join us and learn more about the work we do

Join our virtual Lunch & Learn session on 6th July at 1:00pm. Come discover how Gateway Credit Union can help you take total control of your financial wellbeing.

Whether you're a long term member, or want to learn more how some of our services can support you, such as the set & forget of the Payroll Partner scheme, this twenty minute session could prove invaluable.

Find out about:

- Smart Saving: Learn how to start saving from just £5 using tailored accounts like our Christmas or Young Saver pots.
- Seamless Solutions: Find out how our Save as You Earn workplace benefits allow for easy, direct payroll deductions.

Register here: <https://gatewaylunchjuly.eventbrite.co.uk/>



## BUILD CREDIT. BORROW SMART. STAY SECURE.

APPLY TODAY

### Secure Loan 6.2%

Looking to build your credit history responsibly?

A Gateway Savings-Secured Loan allows you to borrow against your existing savings while keeping your funds secure.



[www.gatewaycu.co.uk](http://www.gatewaycu.co.uk)

Representative example: 6.2% APR, Borrowing £1000 today, Pay £87 per month over 12 months. Total amount repayable is £1033.00

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).

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

Mondays

Wednesdays

Fraturdays

🕒 10am-12pm & 1-3pm

## Let's Talk Money , Before It Talks for You

Money issues don't start with spending; they start with silence. We're here to help you turn conversations into confidence.

### 5 Quick Wins for Financial Harmony

- Be Honest

No surprises; talk openly about debts, habits & goals

- Plan Together

Separate "musts" and "wants" and work toward shared dreams

- Keep It Simple

Try the 4-Account Rule: Bills | Savings | Yours | Theirs

- Stay Open

Agree on big spends and borrowing decisions

- Check In Monthly

Track progress, celebrate wins, stay on course



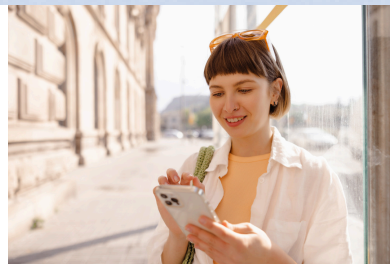
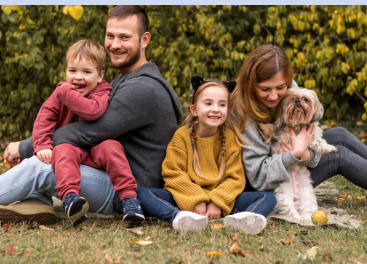
### Small Steps. Big Difference.

Stronger conversations = stronger finances = stronger future.

[Click here to read the full article on our website.](#)

## 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.



## About Gateway Credit Union

At **GCU**, we are committed to supporting our local communities in **Torfaen** 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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