

April Newsletter

For Gateway Credit Union members



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 GCU, you can secure a stable financial future for yourself and your loved ones. Our savings options are designed for individuals of all ages.

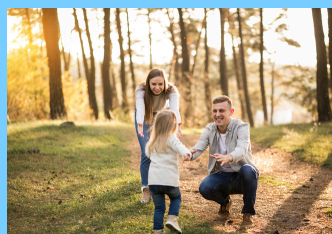
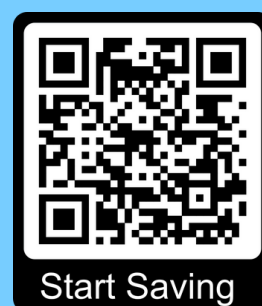


LATEST NEWS

YOUNG SAVERS UPDATE

Although the increase in the number of schools participating in a cashless society has provided challenges for Gateway Credit Union, we're delighted to have so many Young Savers who are growing up with us. We continue to focus on enhancing budgeting skills in young people for them to learn the value of money in their society where cash use is reducing everyday. We also support parents and carers wishing to improve their digital literacy and confidence managing their finances online.

On 31st March 2025 interest was allocated to all our Young Saver and Child Trust Fund accounts. For the financial year April 2025 - March 2026, our interest rates are 2.00% on the first £5000 in Young Saver Accounts, and 2.25% on Child Trust Fund Accounts.



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Moneyworks Wales event 2025



Gateway Credit Union (GCU), in collaboration with Moneyworks Wales, hosted a networking event on Wednesday 2nd April. Our aim is bring together organisations who will help us reach our goal of inclusion for all our members. While GCU is dedicated to promoting financial inclusion through affordable loans and secure savings, there are many other organisations out there who can help with debt advice, tackling digital exclusion, helping with income maximisation and improving wellbeing in the workplace - and that's just the start! We invited local employers to hear presentations from ourselves GCU and Moneyworks Wales, talking about financial resilience and responsible lending. Lawrence from the Money and Pensions Service (MaPS) confirmed the importance of us all having emergency savings and promoted their Money Helper website, while Owain from Investors in People talked about how collaborative partnerships can enhance staff wellbeing. We also had stalls for Warm Wales who are tackling fuel poverty, Stop Loan Sharks Wales, dedicated to protecting victims of illegal lending, and Case UK, providing wellbeing support services to employed, self-employed and unemployed people.

GCU would like to extend a big thank you to all the participants and their organisations for helping to make this event such a success that we are already planning the next one!

For more information on any of these organisations, please visit:

www.moneyworkswales.com

www.maps.org.uk

www.moneyhelper.org.uk

www.investorsinpeople.com

www.warmwales.org.uk

www.stoploansharkswales.co.uk

www.case-uk.co.uk



Ready for Easter? Have any plans?

Thinking about taking some time out with your family or friends over the long weekend? Maybe some home improvements, or gardening in this nice weather takes your fancy?

As a member of Gateway Credit Union, you can apply now for a GCU loan £150 to £10,000*

*Terms and conditions apply.

All loan applications are individually assessed by qualified and experienced GCU loan assessors to check affordability. Gateway Credit Union will never knowingly over-indebt any member.



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