

MAKE THE MOST OF YOUR MONEY, SUPPORTING YOUR LOCAL COMMUNITY

- 
- ▶ **Secure Savings for adults, children & employees**
 - ▶ **Ethical & affordable loans**
 - ▶ **Online Banking**
 - ▶ **Financial Well-being**

ABOUT US

Launched in 2004, Westcountry Savings & Loans is the largest not-for-profit Credit Union in the South-West with more than 3,200 members. We offer ethical, transparent and affordable regulated financial services and financial well-being guidance enabling our members to save and borrow responsibly, and understand their finances.

After expenses, any profit we make is paid back to our savers as dividends or invested in our regional community by offering loans to those that need them most. We are committed to providing solutions that mean our members don't have to turn to pay-day and other high interest lenders but can instead borrow and save with us, knowing that we are Financial Services Compensation Scheme regulated and have a common bond and ethic for responsible and affordable lending.

All of our members remain at the very heart of what we do.

"North Devon Homes is delighted to promote the work and the benefits of saving and using West Country Savings and Loans. The team at WSL are excellent and provide great support to staff offering services that offer affordable and ethical products to the wider community."

**Martyn Gimber, Chief Executive
North Devon Homes**

We offer;

- ▶ Responsible and affordable lending with loans from £100 - £15,000
- ▶ A range of secure savings products for adults and children
- ▶ Online banking and banking services
- ▶ Salary savings schemes for employees of South-West businesses, social housing providers & Local Authorities
- ▶ Financial Well-being information and guidance supporting our members and helping them to plan for their financial future

JOIN US FOR FREE

Why not join over 3,200 members across the South-West? It's free to join and as a Westcountry member you can access a range of ethical savings products, affordable and competitive loans, financial well-being information and online banking.

To become a member you need to live or work within Somerset, Devon, Cornwall, Isles of Scilly, North Somerset, Bath & North East Somerset or Bristol postcodes BS9, BS10, BS11 & BS35. You can also be a tenant or employee of one of the nine CUSP social housing providers or an employee of one of our Local Authorities or business partners.

To join simply visit our website www.westcountry.org.uk and use NIVO, our secure online portal or give us a call on **0800 304 7041**. Our team will be happy to help Monday – Friday [10am – 1pm].



SUPPORTING THE REGIONAL BUSINESS COMMUNITY

Are you a South-West based business, Charity or Local Authority looking to offer your employees something different? We can provide your employees with salary saving schemes as well as other savings accounts, financial well-being information and exclusive interest rates on our loans.

Saving with us not only offers a great way to put money aside for a rainy day or for something special, but it also supports the local community. We are delighted to work with a range of South-West businesses, providing them with Staff Salary Saving schemes that make it easy and ethical to save. Whether it be for Christmas or for a dream holiday, becoming a Westcountry member is free, and our membership team will work hard to minimise any impact on your in-house resource, helping to plan, administer and manage each new account.

Our Christmas Salary Saving Scheme pays 1% interest, maturing on 31st October, after which savers can either access their money or transfer it to another savings or nominated account. We can also provide a regular salary savings scheme which can be paid via payroll or direct debit with an annual dividend being paid based on our performance. Employees can also take advantage of exclusive rates for loans as well as financial well-being guidance

and information. Why not become one of our business partners today and support the regional community as well as your staff.

If you want to find out more either visit our website or contact Steve Zebedee, Business Development & Marketing Manager steve@westcountry.org.uk.



ETHICAL PRODUCTS FOR OUR SOCIAL HOUSING PARTNER EMPLOYEES AND THEIR TENANTS

Westcountry Savings & Loans is proud to be a member of CUSP [Credit Union Sustainability Partnership] which includes nine regional social housing providers, all of whom are looking to us to offer both their employees and tenants, a range of ethical, transparent and affordable loans and savings products alongside financial well-being information.

From small loans for every day emergencies and essentials, to higher value loans for a new car, holiday or home improvements, our responsible borrowing is there to help in any circumstances and we also provide savings and financial well-being guidance so our members can better understand budgeting and money management.

For employees, we offer competitive rates on loans and regular savings schemes which can either be paid via payroll or direct debit.

If you are a South-West based social housing provider and you want to find out more about CUSP, either visit our website or contact Martyn Gimber at North Devon Homes martyn-gimber@ndh-ltd.co.uk or Steve Zebedee at Westcountry Savings & Loans steve@westcountry.org.uk

SAVE WITH US

Whether you want to save for Christmas, a rainy day or for something special, we have a range of savings accounts that will help you to save what you want to, when you want to.

Our accounts include:

- ▶ Instant Access and Regular Savings Accounts
- ▶ Christmas Savings
- ▶ Young Savers (for children under 16)
- ▶ PrizeSaver (a savings account with a monthly prize)
- ▶ Community & Charity Savings account [saving from £1 to £25,000]
- ▶ You can save up to £25k across your Westcountry accounts
- ▶ You can save by making regular payments via direct debit or payroll if your employer is one of

- our partners. You can also set up a standing order or make one-off BACS transfers via on-line banking. We also accept cheques.
- ▶ You can also access and manage your money by using our secure online banking and APP

All of our saving and lending products are covered by the Financial Services Compensation Scheme [up to £85,000] and most savers qualify for annual dividends rather than interest which is paid subject to our performance and agreed by our members.

ETHICAL AND RESPONSIBLE BORROWING

Our loans provide a real alternative to pay-day and other high interest lenders and as an ethical and responsible Credit Union we will only offer loans that we know you can afford.

We offer loans from £100 - £15,000 with competitive interest rates and there is no arrangement fee or ongoing charges and you will not be penalised for paying your loan

early. Interest is charged daily and we have exclusive rates for members who work for one of our partners.

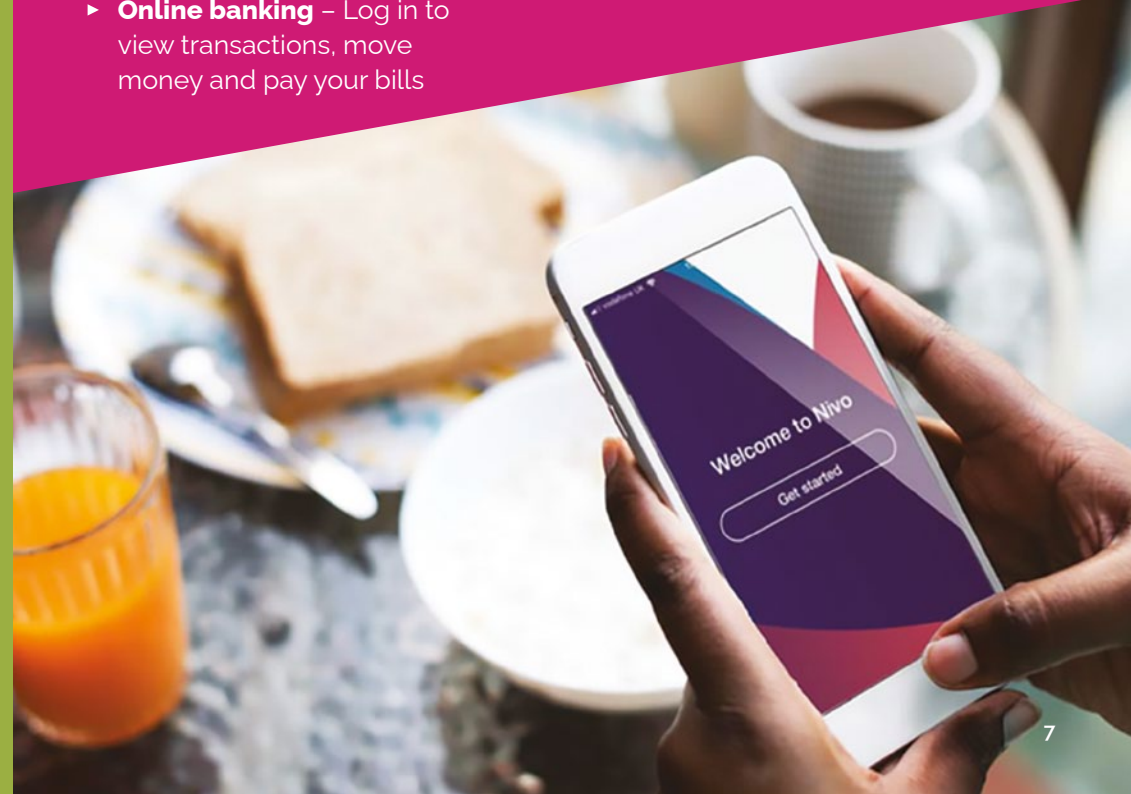
Take a look at our website for our latest loan products and interest rates. All applications are subject to credit and affordability checks and you'll get a quick decision. You will also find a useful Loan Calculator on our website that will help you to budget for your borrowing.

BANKING

Our members can access online banking and our mobile banking app so that managing your money and keeping an eye on transactions is quick, easy and secure.

We have a range of banking products that include;

- ▶ **The Westcountry debit card** – Our Mastercard debit card comes with a great range of features
- ▶ **Managed Accounts** – To help reduce the stress of controlling your family's finances, benefits can be paid directly into your account and we can arrange to pay your priority bills, including your rent
- ▶ **Online banking** – Log in to view transactions, move money and pay your bills
- ▶ **Mobile banking app** – Enjoy the convenience of online banking on your mobile device
- ▶ **NIVO our secure, instant online messaging app** – NIVO enables you to contact us at any time for information about your accounts and applications



FINANCIAL WELL-BEING

We know that many of our members have financial struggles or simply want to understand their finances better so they can plan for the future. Thinking about your finances can sometimes be daunting but we are here to help by offering financial well-being information and guidance that will help you to understand how to save, how to borrow responsibly and how to manage your money so that you can reduce stress and financial anxiety.

If you need advice on how best to manage your money, understand and manage debt, get support for

stress caused by money worries, or help your family save and plan for the future, we are here to help and can refer you to expert charities and organisations that provide free support when you need it most.

The Westcountry Savings & Loans team are here for our members, regardless of your financial circumstances and we will do all we can to help you to make your money work for you.

CONTACT US

To find out more about Westcountry Savings & Loans visit our website www.westcountry.org.uk.

Remember it's free to join using our online portal NIVO.

You can also call the team Monday – Friday [10am – 1pm] on **0800 304 7041** or **03300 563994** or send us a secure message via NIVO which is available to download from our website.

Visit our website and follow us on our social channels.



Registered office: Kestrel Court, Harbour Road, Portishead, North Somerset BS20 7AN

Tel: 0800 304 7041

Email: mail@westcountry.org.uk

Web: www.westcountry.org.uk

Authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and Financial Conduct Authority. Firm No. 230768.

Co-operative and Community Benefit Societies Act 2014 and Credit Unions Act 1979 - Registered No 708C.

Member of Association of British Credit Unions Ltd - ABCUL.