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Westcountry Savings & Loans

A NOTE FROM STEVE, WS&L'S CEO

23 October 2026

Dear members,

It somehow feels timely to be updating you on the many changes that have been taking place here at WS&L, just as darker evenings and chillier mornings announce the arrival of autumn proper.

To say summer was busy is something of an understatement! But it has also been hugely productive, and I'm delighted to share that our tech upgrades are now complete. Hopefully many of you are already finding your way around our new website, designed to give you a smoother experience — from joining and applying for a loan online to keeping up to date with all the latest WS&L news and financial wellbeing guidance.

Another milestone this summer was the launch of our new mobile app. This essential tool lets you manage your account whenever and wherever it suits you, from checking your balance to accessing your Christmas savings. If you haven't downloaded it yet, you'll find all the information you need below.

These changes have been a while in the making, and it's been a real pleasure to see them come together. On behalf of everyone here at WS&L, I'd like to thank Fair4All Finance, whose support, as a not-for-profit working to boost financial inclusion, has made it all possible.

Here at WS&L, we expect to be just as busy in the coming months, and I'm sure many of you have plans of your own for the new season. If you need a helping hand, you'll find details of our borrowing options below, along with some scarily helpful half-term and Halloween tips.

For now, I wish you a great autumn.

Steve Thorington

CEO, Westcountry Savings & Loans



PLANNING SOMETHING THIS SEASON? WE'RE HERE TO HELP



With summer holidays a distant memory, you may well be thinking about your autumn 'to-do' list! Whether it's festive shopping, a winter wardrobe refresh, DIY before Christmas or even a new car, we may be able to help you put those plans into action. We offer affordable, ethical, competitive loans from £100 to £15,000. See which of our loans could be right for you:

[Family Loan](#)

[Member Loan](#)

[Homeowner Loan](#)

Applications are subject to affordability and credit checks, terms and conditions, and privacy policy. Representative APR 9.92% for a £5,000 loan. An application is not a guarantee of a loan offer.

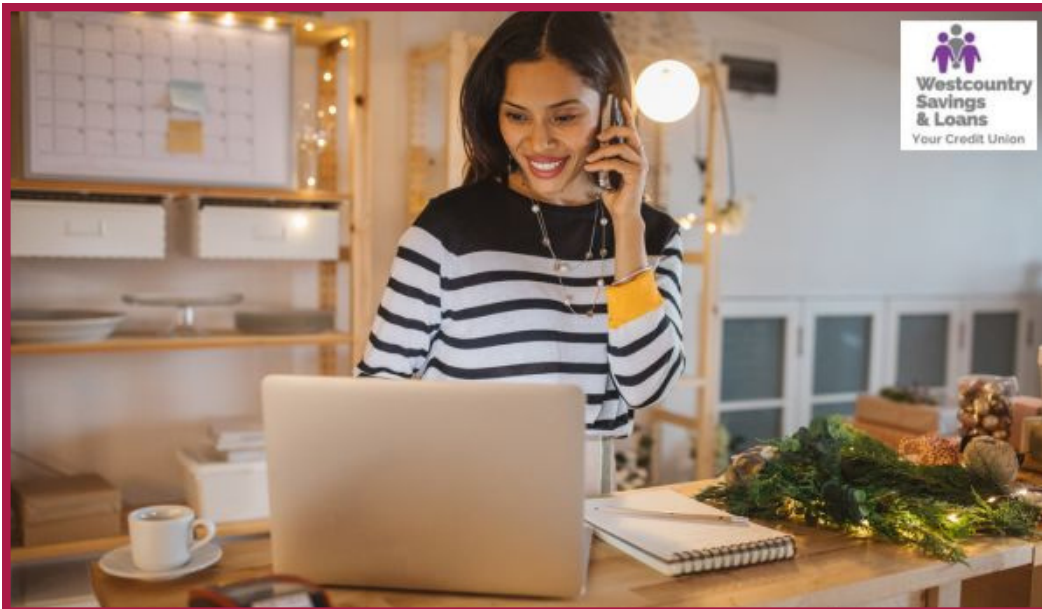
APPLY FOR A LOAN ON OUR APP



Great news! You can now apply for a loan straight from the WS&L app, one of the newest features from our recent upgrades. It's a simple, convenient way to get started, wherever and whenever it suits you.

Haven't got the app yet? Download it [here](#).

YOUR CHRISTMAS SAVINGS: WHAT TO KNOW THIS YEAR



If you have a WS&L Christmas Savings account, here's what's happening this festive season. Your annual interest will be added on Monday 2 November, and from then you can withdraw your savings to your nominated bank account at a time that suits you, up until 31 December.

New this year, you can withdraw your Christmas Savings through our mobile app — giving you control over when your money is released, straight to your bank.

Download the app:

- **iPhone / iPad: [Download here](#)**
- **Android: [Download here](#)**

If you'd prefer to use a desktop, you can log in to the members area on our website and withdraw your funds there.

TRICKS AND TREATS FOR HALF-TERM



Looking for ways to keep everyone entertained this Halloween half-term? From pumpkin bake-offs and homemade costumes to cosy dens and spooky stories, we've pulled together some budget-friendly seasonal ideas to help make the holiday frightening in a fun-filled way!

And if all that baking and making gets you in the mood, we'll soon be sharing ideas for a handmade Christmas as well. Think stained-glass cookies, fir cone garlands and homemade decorations.

Read our seasonal ideas [here](#).

HAVE YOU DOWNLOADED OUR APP YET?

Our mobile app is now your go-to way to manage your WS&L account. If you haven't downloaded it yet, now's the time to get set up. You'll find all the information you need [here](#). Need help? Watch our video [here](#).

FOLLOW US ON OUR SOCIAL CHANNELS



Westcountry Savings & Loans is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - the same regulators who supervise banks, building societies and other financial organisations. We are covered by the Financial Services Compensation Scheme, which means that no matter what happens, your savings are guaranteed up to the value of £120,000.

This gives you peace of mind that saving with us is as safe as saving with any major bank. For further information about the scheme (including the amounts covered and eligibility to claim) please contact us, refer to the FSCS website <https://www.fscs.org.uk> or call 0800 678 1100.

STAYING IN TOUCH



If your contact details change, it's important to let us know so that we can, in turn, ensure your account details are kept up to date. You can inform us of changes by contacting us in any of the following ways:

Call 0800 304 7041 (weekdays between 10am and 1pm)

Email: mail@westcountry.org.uk

Website www.westcountry.org.uk

[Our mobile app.](#)

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Our mailing address is:

Kestrel Court, Harbour Road, Portishead, North Somerset BS20 7AN.

mail@westcountry.org.uk

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