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Westcountry Savings & Loans

A NOTE FROM STEVE, WS&L'S CEO

July 2026

Dear members,

I hope you've all been coping with the hot weather. The forecast suggests temperatures will ease slightly over the coming days, which I'm sure will be a relief to many of us.

If the heatwave prompted you to put your plans on hold and you're now ready to return to them, we'd be delighted to see if we can help. Below, you'll find details of the different loans we offer to support all kinds of projects.

On the subject of planning, we're also encouraging members to download our new mobile app as soon as possible. If you need a helping hand, we've created a step-by-step video guide, with links below and on our website.

Finally, it's always a pleasure to share good news. I'm delighted to announce that we've recently welcomed our 4,000th member to the WS&L family. You can learn more about our growth over the last 20+ years on our website. It's well worth a read – perhaps in the shade, with an ice-cold drink.

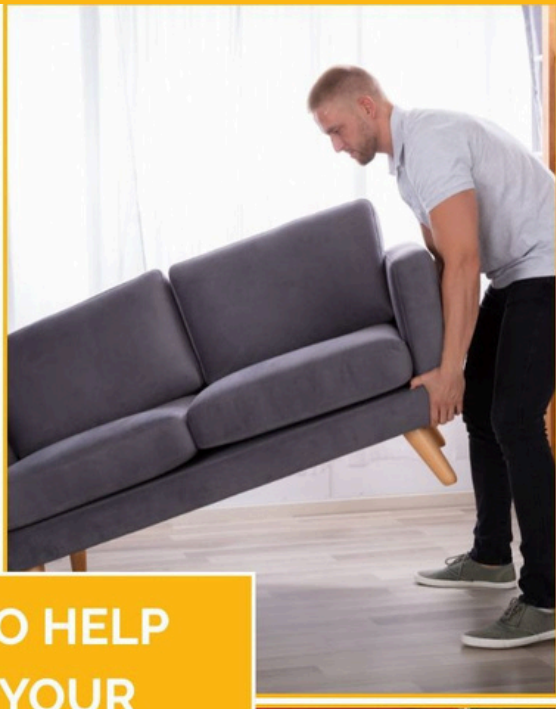
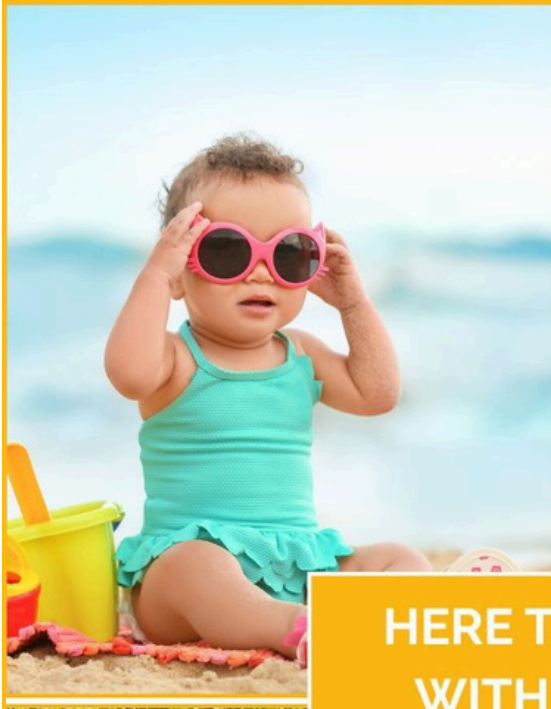
For now, I wish you a great summer,

Steve Thorrington

CEO, Westcountry Savings & Loans



GET SUMMER STARTED WITH YOUR CREDIT UNION



HERE TO HELP
WITH YOUR
SUMMER PLANS



**Whatever your ideas for July and August,
we may be able to help**

We offer affordable, ethical, competitive loans from £100 to £15,000 for everything from holidays and family essentials to garden upgrades and home improvements.

See which of our loans could be right for you:

**Family Loan
Member Loan
Homeowner Loan**

Find out more at <https://www.westcountry.org.uk/borrow-from-us/apply-now>



See how our homeowner loan made a difference

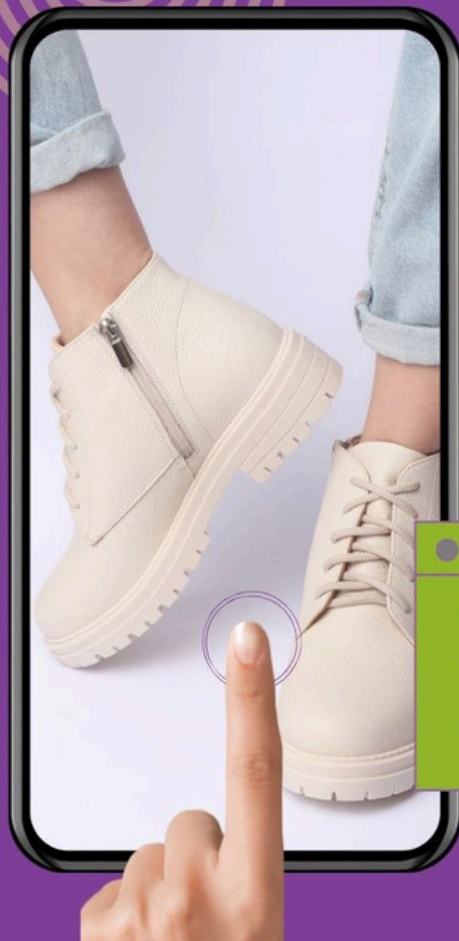
Julie, from North Somerset, shares how she was able to bring her home improvement plans forward.

“I wanted to replace all of my windows, so took out a loan for the priority windows. I was able to put my fingers between the frames so wanted to stop the draughts and improve my living environment. It would have taken me two years to save up, instead I was able to get the work done right away.”

[APPLY FOR A HOMEOWNER LOAN HERE](#)

FINANCIAL WELLBEING

#goodtoknow



BUY NOW PAY LATER

DID YOU KNOW
THAT THE RULES
HAVE CHANGED?

Buy Now Pay Later

BNPL providers such as Klarna, Clearpay and PayPal Credit are now regulated by the Financial Conduct Authority (FCA) for the first time. This brings stronger protections for shoppers, including affordability checks, clearer information before borrowing and more support if someone finds themselves struggling with repayments.

It's a positive step forward — but one thing hasn't changed: BNPL is still borrowing. It's not free money, and missed payments can still lead to fees and may affect your ability to borrow in the future.

In our latest blog, we look at:

What the new rules mean for BNPL users

The protections you now have

Simple ways to stay in control of your spending

Read more at

<https://www.westcountry.org.uk/contact-us/news-and-events/the-rules-for-buy-now-pay-later-have-changed>

NEWS AND UPDATES



We're delighted to share that Westcountry Savings and Loans has reached an exciting milestone — 4,000 members!

Since welcoming our first members in 2004, we've gradually grown, extending our geographical reach across the South-West and supporting more people and communities along the way. Whether you joined us in the early days or more recently, we're proud and thankful to have you as part of the Westcountry Savings & Loans community. we're looking forward to reaching even more households across our common bond.

Find out more at <https://www.westcountry.org.uk/contact-us/news-and-events/4-000-reasons-to-celebrate>

Download the new mobile app

HAVE YOU
DOWNLOADED OUR
NEW APP YET?



**Westcountry
Savings & Loans**
Your Credit Union

THE CLOCK IS
TICKING!



Westcountry Savings & Loans is authorised by the Prudential Regulation Authority & regulated by the Financial Conduct Authority & the Prudential Regulation Authority. FCA & PRA FRN: 230768

It's time to move to our new mobile app



Our new Westcountry Savings & Loans mobile app is now available, giving you a simpler and more convenient way to manage your account.

The current NIVO app will only be available for a limited time, so we're encouraging all members to make the move to the new app now and get familiar with the new features.

Need a hand? Our step-by-step video guide will walk you through the process and help you get set up.

👉 [Find out more and watch the video here](#)

Thank you for making the switch and being part of our digital upgrade.

[WATCH OUR APP VIDEO GUIDE](#)



**Westcountry
Savings & Loans**
Your Credit Union



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

Download our new mobile app. Findout how at:
<https://www.westcountry.org.uk/about-us/mobile-app>
Website www.westcountry.org.uk