

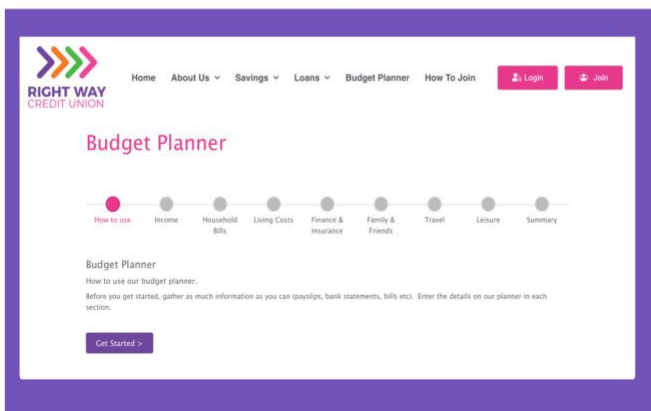
NEWSLETTER 2022



Hello and welcome to our 2022 newsletter.

At Right Way we're always looking at ways to improve our existing services and products to meet the changing demands of our members and have recently introduced some new services that we think you may be interested in.

If you have a spare 10 minutes, pop the kettle on and read all about...



BUDGET PLANNER

A key pillar of the Credit Union is to aid members in the wise use of their money.

We already support our members financial wellbeing by offering a range of services such as easy access to savings accounts, Christmas Savers Club, and affordable loan products.

Now, we have designed a free budget planner tool which is easy to use for those members who may need a little hand to budget better.

With the cost of living around us increasing, our budget planner can help you keep track of what you might be spending too much on, and by looking at what you are spending each month can help with clearing off debt and can also help prevent you from reaching financial crisis.

To access our Budget Planner, click on the link - <https://rwcu.co.uk/budget-planner/>

DEBT CONSOLIDATION LOAN £

Would you benefit from consolidating your debt, more money in your pocket and only having 1 monthly re-payment to a creditor?

If you answered yes, keep reading because Right Way may be able to help...

We recently launched our brand-new Debt Consolidation Loan where members can apply to borrow up to £15,000. Debt consolidation can be a positive way to take back control of your finances and can help ease financial stress.

If you feel that your monthly creditor payments may be getting a little out of hand, why not look into consolidating?

For more information on our Debt Consolidation product and Terms & Conditions, please visit -

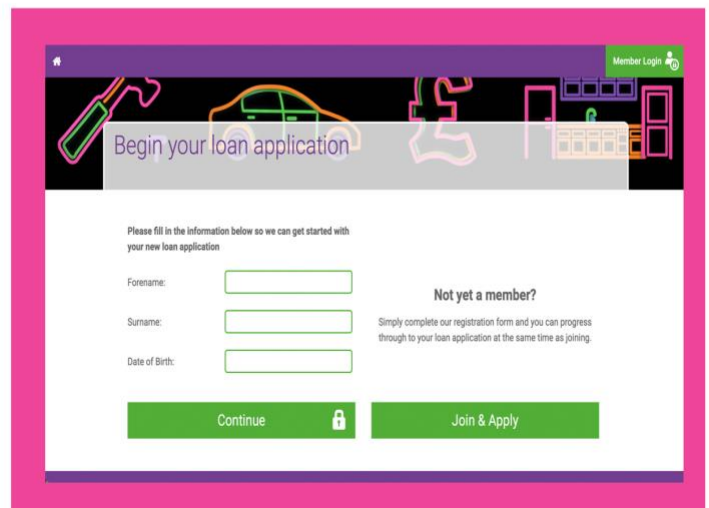
<https://rwcu.co.uk/debt-consolidation/>

*Please note, the credit union is here to help, not get you into more debt.

If a debt consolidation loan doesn't -

A. Put more money in your pocket each month
B. Cost you less in interest overall

We *will not* offer you a debt consolidation loan.



COST OF LIVING HAVING AN IMPACT?

We know that consolidating debt might not be the answer for everyone and with the cost-of-living crisis currently squeezing everyone's budget, we want to reach out to members and let you know that we are here to support you during this time

If are struggling, please contact us as soon as possible so that we can help you find a more affordable solution.

You can contact a member of the team by emailing info@rwc.co.uk or calling us on 0141 889 7442. It is important that you do contact us, as we cannot help if you do not let us know your current situation.



HOME ENERGY SCOTLAND

In April we launched our first ever podcast.

If you haven't already tuned in - it's well worth a listen!

The 'Right Way Podcast' has been set up to chat about our credit union products and services and ways in which we can help our members.

For our very first podcast, we invited along Home Energy Scotland (HES) to have a chat about the recent energy price increases - why this is happening and what you can do around the home to ensure that you are making the most of your energy.

Scott from HES came to the show with a wealth of information as well as tips and tricks for around the home. There was also information on support and who to contact if you find that you are struggling with the rising energy costs. Listen here - <https://rwc.co.uk/about-us/the-right-way-credit-union-podcast/>

DID SOMEONE SAY CHRISTMAS...



We know it is only August but there is no harm in planning ahead and we are here to help you with the cost of Christmas 2022.

It might be that you have a Christmas club account already set up, (kudos to you) but if not - it's never too late. Why not start saving from now until November when the accounts are paid out.

Or if you are thinking of borrowing some money to get you through the festive period, we are here to help with that too.

Christmas is our busiest time of year, so we would suggest ensuring that you get your applications in with plenty of time to avoid any disappointment.

For more information, you can email us info@rwc.co.uk or call one of the team for a chat on 0141 889 7442.

COMING SOON...

As mentioned earlier in our newsletter, we now have a podcast!

We will be launching our 2nd episode in September featuring guests 'The Money and Pension Service' (MAPs) so look out for that. At the Money & Pensions Service their mission is to "help people – particularly those most in need – to improve their financial wellbeing and build a better, more confident future. Working collaboratively across the UK, we make sure customers can access high-quality money and pensions guidance and debt advice throughout their lives, how and when they need it."

It is our hope that the information brought to the show by MAPs will help start a conversation around financial wellbeing and what this looks like for members. MAPs have specifically developed a strategy based around financial wellbeing and they will be discussing how this is being delivered in Scotland. MAPs will inform our members of the services that they currently provide and how our members can access them.