



## Welcome to Our Winter Issue 2026!

A new year is the perfect time to pause, reset and look ahead. Whether your aim is to **save more, improve your budgeting, or get back on track** after the holiday season. Acorn Community Bank is here to support you every step of the way. January isn't just about resolutions or perfections - it's about a fresh start and ongoing progress. **Small steps taken now can make a big difference** later in the year.



## Message from our CEO

"As we step into a new year, I want to begin by saying **Thank you!**

Thank you for **choosing Acorn**, for trusting us and for being part of our growing community. The start of a new year is a time for **reflection, fresh beginnings, and hope** - and we're proud to be alongside you as you plan for the months ahead. We know January can bring mixed emotions. For some, it's a fresh start full of motivation. For other, **it can feel challenging** after the **expense of Christmas**. Whatever your situation, please know this: **you're not alone**. We look forward to supporting you in making a year of positive steps, new opportunities, and growing confidence."

**Clive Henly - Chief Executive Officer.**



## Small steps, lasting impact!

January is a great time to sit back and think about what you'd like the year ahead to look like. A fresh start does **not have to be difficult**, you can choose to saving a little each week, setting a simple budget or planning ahead for known costs, every **small change can make a real difference over time**. At Acorn we are happy to offer strong savings opportunities that you can choose to suit your individual needs. Visit our [Acorn website](#) for a full list of all our savings offers. **Save as little as you can, as often as you can**. There's no pressure - just progress, **at your pace**.



### Junior Saver

Helping children learn about saving is one of the most **valuable gift** you can give. Our **Junior Saver** encourages young savers to understand money, build confidence, and develop healthy habits as they **watch their savings grow**. With our app, you can easily link their accounts to yours and grandparents or relatives can transfer funds directly into it.

[APPLY NOW](#)



### Surplus Saver

If you ever have little money left at the end of the month, our **Surplus Saver** is a great place to put it. It's designed to help you **build savings from life's extras** like overtime, refunds, bonuses or simply what you didn't spend. Even small amounts **can quickly add up**. To reward your good habits, we run **quarterly prize draws**, giving you the chance to **win £50** each time.

[APPLY NOW](#)



**Budget** - Review your budget and adjust where needed.

**Avoid** - Avoid impulse spending - give yourself thinking time.

**Plan** - Plan meals on weekly basis and reduce waste.

**Avoid** - Set small and realistic savings goals and stick to them.

Remember every pound saved matters, being mindful now can give you more freedom later in the year.



## Acorn loans - Support for today, savings for tomorrow.




If Christmas has left you feeling stretched, or you're planning holidays, home improvements, repairs or garden projects in the months ahead, our ethical loans can help you move forward with confidence. Even better, with repayment you'll set aside a small amount into your locked savings helping you build a safety net while pay off your loan.

At Acorn, we take a responsible, member-first approach to borrowing. Our Loans are designed to be affordable and flexible, with repayments that fit your budget. At Acorn we believe in supporting your credit needs today while strengthening your savings for tomorrow. Visit our website to view the full range of our loans products.

**APPLY NOW**



Thank you... 

## We are growing on Socials!

Thank you for supporting us on social media -every like, share, comment and follow helps us grow and connect with more of our community.

Your support, especially for our new TikTok channel, is helping us reach a new generation of savers and spread awareness of safe saving habits, financial planning, and ethical alternatives to loan sharks. Together, we can reach more people and make a real difference.





## Struggling? You're Not Alone.

If you're finding it hard to keep up with loan repayments, **we're here to help**. We offer **tailored support**, **flexible repayment plans**, and **expert guidance** to help you get back on track — no judgment, just genuine help.

📞 **Call:** 0303 030 0147

✉️ **Email:** [office@acorncb.co.uk](mailto:office@acorncb.co.uk)

You're never alone with Acorn. **Reach out today!**



## Always here for you.

At Acorn, we're proud to be more than a bank - **we're your community**. Whether **you're saving, planning, borrowing**, or just need a conversation, we're here to support you. Thank you for being part of the Acorn family. Let's make 2026 **a year of positive steps - together**.

**Kind regards,**  
*The Acorn Team.*

# ACORN

## Community Bank

Acorn Community Bank is a trading name for Wiltshire and Swindon Credit Union Limited. Registered office: Unit A, George Hall Court, Cavendish Square, Swindon SN3 2LZ. Authorised by the prudential Regulation Authority and Regulated by the financial Conduct Authority and the Prudential Regulation Authority. FRN 213793.

