

Credit Union
International Day
15th October 2015
'Carrickmacross
Credit Union Member
Appreciation Day'



CAR DRAW

Would you as a **member** of Carrickmacross Credit Union Ltd like us to run a **Car Draw**?

If YES please complete the entry form below & return to Carrickmacross Credit Union office before 31st March 2016.
We require 3000 or more entry forms **from members** for the Draw to go ahead.

ENTRY FORM

I wish to be included in the
Carrickmacross Credit Union Car Draw.

I hereby authorise deduction of €60 per annum
from my available unattached shares.

The instruction should remain in place until further notice from me in writing.
Terms & Conditions are available in the Credit Union office.

Name

Address

..... Contact Number

Date of Birth Membership Number

Signature (1) Date

Signature (2) Date



There will
be a draw
every 2
months

CARRICKMACROSS CREDIT UNION LTD NEWSLETTER

March 2016

Carrickmacross Credit Union has played a vital role in our community since 14th May 1963. It has provided a safe place for savings, competitive interest rates for loans and a wide range of services to all our members for the past 53 years and looks forward to continuing to do so for many more years to come.



SERVICES

- Savings
- Quick Loan Approval
- On-Line Banking
- CU Anywhere Phone App
- Foreign Exchange – all currencies (buy/sell)
- Paypoint Services – bills/property tax/mobile phone top-up
- Express Lodgement Facility
- Electronic Fund Transfer
- Standing Orders & Direct Debits
- Debit Cards Accepted
- Share Withdrawals & Loan Drawdown transferred electronically to your Bank Account



OUR LOAN BOOK IS OPEN...
We have €€€€ to lend

**Members
Car Draw**
see back page

- OVER **€99 MILLION** IN ASSETS
- OVER **12800** MEMBERS



Visit us at www.carrickmacrosscu.ie

OUR LOAN BOOK IS OPEN

It's the money that members save with their Credit Union that provides the money to lend to other members.

- Secured Loans (secured by shares) @5.99% (Apr 6.17%)
- Special 12 month loan up to €2,000 @5.99% (Apr 6.17%)
- Student loan up to €3,000 @5.99% (Apr 6.17%)
- €5,000 net of shares @6.99% (Apr 7.22%)
- Special Car rate loans @ 7.25% (Apr 7.51%)
- Standard Lending rate loans for all other loans @10% (Apr 10.51%)
- Agriculture & Small Business Loans (max 25K) @10% (Apr 10.51%)
- Home Loans (max 100K) @ 10% (Apr 10.51%)

TYPICAL REPAYMENTS

Loans Interest Rate **5.99%** variable (apr 6.17% variable)

Term	Amount	Weekly Payment	Total Cost	Monthly Payment	Total Cost
1 year	€1,000.00	€20.00	€1,030.43	€87.00	€1,032.56
5 year	€10,000.00	€46.00	€11,510.68	€197.00	€11,562.04

5 Net of shares loans interest rate **6.99%** variable (apr 7.22% variable)

Term	Amount	Weekly Payment	Total Cost	Monthly Payment	Total Cost
1 year	€1,000.00	€20.00	€1,035.73	€87.00	€1,038.18
3 year	€5,000.00	€36.00	€5,535.98	€155.00	€5,555.35

Loans Interest Rate **10%** variable (apr 10.51% variable)

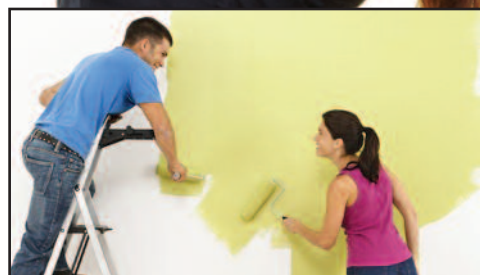
Term	Amount	Weekly Payment	Total Cost	Monthly Payment	Total Cost
4 year	€10,000.00	€59.00	€12,103.78	€254.00	€12,171.88
7 year	€30,000.00	€115.00	€41,696.24	€500.00	€41,772.88

Car Special loans Interest Rate **7.25%** variable (apr 7.51% variable)

Term	Amount	Weekly Payment	Total Cost	Monthly Payment	Total Cost
3 year	€10,000.00	€71.36	€11,129.50	€309.93	€11,158.58
5 year	€25,000.00	€114.65	€29,803.21	€498.00	€29,883.08

Normal lending **TERMS AND CONDITIONS APPLY.**

Carrickmacross Credit Union Ltd is regulated by the Central Bank of Ireland



NEW ONLINE BANKING



Advantages of registering Online

- All Credit Union Accounts can be viewed
- View or Print e-statements
- Loan Application facility, Loan history details, Loan Calculator
- Transfer funds to Credit Union Accounts & Bank Accounts
- Pay Bills eg. ESB & Telephone
- Secure Online Credit Union Messaging Service

24/7

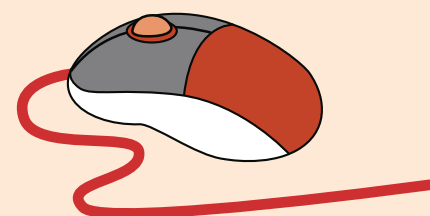
– 365 access to your accounts

Mobile Access

– Free App for Android or iPhone

Help is just a phone call away

Register @
www.carrickmacrosscu.ie



HOW TO QUALIFY FOR MEMBERSHIP

NEW MEMBERS ALWAYS WELCOME

Applicants seeking membership of Carrickmacross Credit Union must be resident or employed in the common bond of the Credit Union ie. within a five mile radius of Carrickmacross. A person can also qualify for membership if he/she is a member of the same household as, and a member of the family of, another person who is a member of the Credit Union and who has a direct common bond with those members.

Please contact the office for account opening requirements

Notice to members about taxation of credit union share dividend

PLEASE NOTE

From 1st January 2014 all credit union share dividend paid to members will be subject to DIRT, with the exception of dividend paid to members who are exempt from DIRT.

The only members who are exempt are:

- Members aged over 65 whose total income is less than the relevant limit, currently €18,000 for an individual and €36,000 for a married couple. For married couples, only one of the spouses needs to be over 65. Please Note 'in a Non Spouse joint account both members must be over 65 years to avail of exception'. To avail of this exception, you must sign a self-declaration form DE1. This form is available in your credit union and is a declaration that you (or your spouse) are aged over 65 and that your total income is less than the relevant limit.
- Members who are permanently incapacitated. Such members should either contact their local Revenue Commissioners office directly or contact a service body such as the Irish Wheelchair Association. Credit unions have no role in approving the exemption in these cases.

If you do not complete the self-declaration form, the credit union will be obliged to deduct DIRT from your dividend. You will then have to apply directly to the revenue Commissioners for a refund of this DIRT (if you are eligible). From 2014 DIRT will be deducted at 41%. Carrickmacross Credit Union do not offer tax advice.

Carrickmacross Credit Union Ltd

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Email: info@carrickmacrosscu.ie

Web: www.carrickmacrosscu.ie



Visit us at **www.carrickmacrosscu.ie**