

COMMUNITY FUND INITIATIVE



Some worthy causes that availed of COMMUNITY FUNDING in the Past Year

CARRICK EMMETS



THE SUB AQUA CLUB



We invite eligible organisations with a suitable project to apply to the fund for assistance with their particular projects. Application forms and terms and conditions are available from the Credit Union Office and can also be downloaded from our website at www.carrickmacrosscu.ie.

COMPETITION TIME FOR OUR YOUNGER MEMBERS WORD SEARCH

P K H G S E D A R G G
T A S P Y W O Z Q L B
E L P E L M B S U U S
A I A E D I C E S X S
C C O V R I B B S Y E
H N L A S N S R R C C
E E D S O L S K A S E
R P O Y U T F P O R R
V R A N A Q T K L O Y
S R C R Y D U T S A B
C H S E R A S E R E Y

BOOKS GRADES PLAY
BUS GYM RECESS
CRAYON LIBRARY SCISSORS
DESK LUNCH STARS
ERASER PAPER STUDY
GLUE PENCIL TEACHER

Details: Open to all National School Children | Closing date for receipt of entry 30th May 2017 | Correct winning entry randomly selected will receive €25 for their Credit Union Account. | Drop your entry into the Credit Union Office by 30th May 2017.

CONGRATULATIONS TO
Marie Kirkpatrick, winner of Sept
2016 Newsletter Competition

Name: Tel:
Address:
School: CU Acc No:

Celebrating Credit Union International Day-October 2016



Carrickmacross Credit Union Ltd

15 & 17 O'Neill Street, Carrickmacross, Co Monaghan **Tel:** 042-9661937
Fax: 042-9663928 **Email:** info@carrickmacrosscu.ie **Web:** www.carrickmacrosscu.ie
Carrickmacross Credit Union is regulated by the Central Bank of Ireland

CARRICKMACROSS CREDIT UNION LTD NEWSLETTER

April 2017

ISSUE 3

We have a range of services, for your convenience, which include:
Online Credit Union Banking, CU Anywhere phone App., Express Lodgement Facility,
Direct Debits & Standing Orders, Debit Card payments accepted at counter or by phone,
Share withdrawals & Loan Drawdown transferred electronically to your Bank Account



NEWSFLASH

Announcing the Launch of
our Two New Loan Products
.....further details overleaf



GREEN ENERGY LOAN



SECURED HOME LOAN

www.carrickmacrosscu.ie

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Check
out our
Junior
Competition
on back
page

GREEN ENERGY LOAN

Loan Amount	Loan Rate	APR	Monthly Repayments	Term of loan	Interest Charged over the term
€20,000	7.25%	7.49%	€398.40	5 years	€3,897.14
€10,000	7.25%	7.49%	€199.21	5 years	€1,946.78
€5,000	7.25%	7.49%	€154.97	3 years	€576.24
€2,500	7.25%	7.49%	€77.49	3 years	€288.11

All figures are for your general information only, and give a rough guide to loan repayments

SPECIAL LOAN RATE **7.25%**
7.49% APR

Terms And Conditions Apply

For further information, please visit our website
www.carrickmacrosscu.ie or phone our office on 042 9661937



seai
SUSTAINABLE
ENERGY AUTHORITY
OF IRELAND
(GRANTS AVAILABLE)

CARRICKMACROSS CREDIT UNION LTD. SECURED HOME LOAN

Warning: Your home is at risk if you do not keep up payments on a housing loan or any other loan secured on it.

Loan Amount	Loan Rate	APR	Monthly Repayments	Term of loan	Interest Charged over the term
€100,000	6.5%	6.7%	€1,135.49	10 Years	€36,220.53
€100,000	6.5%	6.7%	€871.12	15 Years	€56,746.67
€75,000	6.5%	6.7%	€851.62	10 years	€27,165.28
€75,000	6.5%	6.7%	€653.35	15 Years	€42,558.74
€50,000	6.5%	6.7%	€692.51	10 years	€18,110.10
€50,000	6.5%	6.7%	€435.57	15 years	€28,372.04

All figures are for your general information only, and give a rough guide to loan repayments

SPECIAL LOAN RATE **6.5%**
6.7% APR
Terms And Conditions Apply

1ST LEGAL CHARGE REQUIRED

For further information, please visit our website
www.carrickmacrosscu.ie or phone our office on 042 9661937

Information packs available in office



LOANS €50,000 - €100,000

CONGRATULATIONS TO OUR SCHOLARSHIP WINNERS 2016



SCHOLARSHIP 2017

The scholarship is open to all students who are members of Carrickmacross Credit Union. The applicant must intend doing a certificate, degree or diploma course in any approved Third Level Institution. (This includes PLC also) Application forms must be returned to the Credit Union office and stamped as evidence from your college. Application forms will be available from the Credit Union office from May 2017.

Eligibility

- Applicants must have an account with Carrickmacross Credit Union.
- Those wishing to become a member –
 - Must be living within the Common Bond – 5 Mile Radius of Carrickmacross or attending a School in Carrickmacross (please contact office if you are unsure if you qualify for membership)
 - Must provide Photo ID (Passport/Driving Licence/Garda ID Card), Proof of Address (esb/gas bill from family home) and Proof of PPSN on official document (Social Welfare Card/Payslip)
- Must have completed Leaving Cert 2017

Scholarship

- Paid at a rate of €1000 per annum, payable in two instalments, for a maximum of 3 years
- Subject to maintaining satisfactory progress
- 1st Instalment of Scholarship will be paid in October 2017.

Application forms will be available from the Credit Union Office or to download online at www.carrickmacrosscu.ie from May 2017



CALL IN TODAY AND GET A QUOTE FOR OUR SPECIAL CAR LOAN



SPECIAL LOAN RATE
7.25%
APR 7.52%

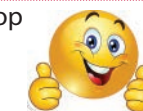
Term	Amount	Weekly Payment	Total Cost	Monthly Payment	Total Cost
3 Years	€10,000	€71.36	€11,129.50	€309.93	€11,158.58
5 Years	€20,000	€91.72	€23,842.60	€398.40	€23,897.14
5 Years	€25,000	€114.65	€29,803.21	€498.00	€29,871.36

Fast Decision making and you will make even further savings if you avail of our Share Covered Special Rate of 5.99% (APR 6.17%). Loans are subject to approval and terms and conditions apply

CARRICKMACROSS CREDIT UNION v's PERSONAL CONTRACT PLAN

CMX CU Loan

- You own the car from the outset
- You can sell the car at anytime
- No limit or restrictions on your usage of the car
- NO** hidden FEES or DOCUMENTATION charges
- Interest rates at a fair rate. Interest charged on the reducing balance of the loan.
- NO** PENALTIES if your repay your loan early
- NO** Balloon Payment
- Your Carrickmacross Credit Union loan is insured, subject to T&C at no direct cost to you.
- You have the bargaining power to shop around for the best car deal



PCP

- Until the final payment the car is not yours and can be repossessed if payments are missed. You are only hiring the car for a period of time typically 3 to 5 years
- You don't own the car so you cannot sell the car
- Restriction on mileage quota on your PCP Agreement
- Typically circa €150
- You cannot compare by APR alone because with PCP Finance you are postponing paying a large portion of the price of the car for a number of years.
- Other lenders may charge for early redemption
- BALLOON** payment
- Other lenders may charge for this
- With PCP you are locked into the one dealer for each successive car you buy

A CREDIT UNION CAR LOAN IS THE WAY TO GO

www.carrickmacrosscu.ie