

CLONMEL CREDIT UNION IS DELIGHTED TO WELCOME NEW MEMBERS

When you join, you become a member and part owner of the credit union, not just a customer but also a decision maker with a vote.

Our aim is to promote the financial and economic wellbeing of our members and locality.

We are a not-for-profit organisation that invests in the local community; our values and ethos are all about supporting local.

When you join Clonmel Credit Union, you are supporting the broader community.

A €50,000 loan, rate of 5.25%, APR 5.38% over 5 years, 60 monthly repayments of €949.
Total interest payable €6,958.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Clonmel Credit Union is regulated by the Central Bank of Ireland. Terms and Conditions apply.



Your Credit Union, investing in local, delivering great service, supporting people across South Tipperary.

Join us in the knowledge that, together as members, we create a brighter future for all our communities.



(052) 612 5292



1800 945 987



loans@clonmelcu.com



Parnell Street, Clonmel, Co. Tipperary

clonmelcu.com

Monday	Closed
Tuesday	10am to 5pm
Wednesday	10am to 5pm
Thursday	10am to 7pm
Friday	10am to 5pm
Saturday	10am to 2pm

**We're very social,
follow us.**



BUSINESS LOANS FOR YOU FROM 5.25%



PLANNING TO DEVELOP & GROW YOUR BUSINESS?

Straightforward & transparent loans from Clonmel Credit Union, your financial partner for life.

1800 945 987
clonmelcu.com

GROW YOUR BUSINESS WITH OUR SUPPORT

At Clonmel Credit Union we understand that local businesses are the backbone of the economy, creating employment and fuelling growth. Every €10 spent locally can generate up to €40 in additional economic value. So, as your local lender, it makes sense for us to support you and your business. After all, we are locally owned, by our members.

If you are a sole trader, partnership or limited company, talk to us about good value, flexible business finance.

Regardless of what sector you operate in, be it retail, manufacturing, hospitality, construction, IT, trades, professional practices or transport, to name a few, we will be delighted to have a chat about your financial needs.

Business loans with Clonmel Credit Union are not just about the balance sheet and profit & loss. We look at the member, the track record, their experience, qualifications and so much more.

Our promise:

- Decisions are made locally (and quickly!)
- Our process is straightforward.
- Our lenders are very experienced, professional and qualified.
- **We offer competitive rates and flexible repayment terms of up to 10 years.**
- You get free loan protection insurance; this is a valuable benefit.
- There are no arrangement fees, penalties for early repayments or hidden charges.

Applying for a Business Loan:

We will arrange a meeting for you with one of our qualified SME lenders who will support you every step of the way.

Feedback from SME members who have borrowed from us to date is excellent. They appreciate transparency and most of all, a quick decision from someone who has taken the time to understand their business.

Typical requirements when applying for a Business Loan:

- 3 years Audited Accounts or Certified Financial Statements
- Confirmation of tax clearance
- 6 months recent current account statements
- Business Plan and Financial Projections, where applicable

Other information may be required depending on the amount and purpose of the loan.

Running a business is time consuming enough so we work hard to ensure your lending process is as smooth and quick as possible.

A copy of the SME Regulations is available to download from the Central Bank website at www.centralbank.ie