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# LOANS AT CLONMEL CREDIT UNION

In any given year, we provide around 8,000 loans locally - we typically approve **97% of all loan applications** received.

Because we are local, we know local, and build a relationship with our members that lasts a lifetime.

We offer members the option of topping up their loan at any stage with one convenient repayment, or taking out separate loans for specific purposes as their needs change.

You can apply for a loan at each of our offices, online through www.clonmelcu.com, by calling our Loans Line at 1800 945 987 or by using our CCU Mobile App.

In fact, you can apply for a loan, get approval, digitally sign the agreement and have the funds delivered to your account totally online; no need to call in!

So, if you move away to college, to work or travel, you can do business with Clonmel Credit Union every time. Pure convenience! It's also good to know that there are no hidden charges, application fees or early repayment penalties. And as an extra benefit, your loan is insured by your Credit Union free of charge.



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

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



(052) 612 5292



1800 945 987



admin@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.









# YOUR MEMBERSHIP IS A BIG DEAL!

HERE ARE SOME OF THE PERKS

Become a part of a strong union, supporting local and helping community thrive.

clonmelcu.com

Clonmel Credit Union is delighted to welcome new members.

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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 our 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 support your Clonmel Credit Union, you support your broader community.

What you see is what you get and by the way, you get a range of free benefits also.



clonmelcu.com

#### HERE IS WHAT WE OFFER YOU

Open late until 7pm Thursdays and 2pm Saturdays

Personal service, after all, you are a shareholder and part owner!

No hidden fees or charges

Loans from a small Personal Loan to a Mortgage, Business or Agri Loan we've got you covered.

Online Banking

Current account, Mastercard Debit Card. Tap & Go with full Google and Apple Pay, online shopping and more.

A full range of insurances are provided to you as a member, all free of charae

Monthly Members Prize Draw

all that you need for your day

Credit Union funds, no matter

to day living with access to your

where you are. Finally, you have

an alternative to banks. And we

provide overdrafts of up to €5,000.

# WHO CAN JOIN AND OPEN AN ACCOUNT?

Anyone who lives or works in the extended local area, known as the Common Bond, can become a member or if an immediate family member in the household is already with Clonmel Credit Union, then you may also be able to join.

#### WHAT IS THE COMMON BOND?

It is the geographic area within which we are approved to operate by the Regulator. Our common bond extends from Littleton and Callan in the North to the coast in Dungarvan and from beyond Bansha in the West to Mooncoin. Simply put, if you live or work within 32kms of the Credit Union, we would love to have you as a member.

#### **OPENING YOUR ACCOUNT...**

Complete a Membership Application in the branch or on our mobile App. You will need to provide the following documentation to comply with regulations:

Original Photo ID; a current Passport or Driving License.

Proof of Address dated within the last 6 months, Utility Bill, Letter from a Government Department such as Revenue or a bank statement.

Proof of your PPS Number; payslip, P60, correspondence from revenue, medical card.

€1 membership fee applies to new accounts, and a minimum of €10 must be lodged to activate the account. €10 must be held in the account to maintain membership.

# **NEW WHEELS**

Fast loan approval for that car you always wanted



#### **MAKING YOUR HOUSE A HOME**

We support you with loans for a small DIY job or large renovation



### **EDUCATION**

Education loans available for all levels to students and parents



# **TYING THE KNOT**

Plan your wedding and we will support you with a loan to enjoy your special day



### **MORTGAGES**

New to Clonmel Credit Union; mortgages up to €300,000 to assist members buying a home or trading up



# **GOING GREENER**

We have great value loan rates available, if you are availing of grants to retrofit your home. Electric cars also included!



# **YOUR SME BUSINESS**

Competitive loans to support small & medium local business.

# **CURRENT ACCOUNT**



**MEMBERS DRAW** 



As a member, you can join and be with a chance of winning up to €15,000 in our monthly members draw.

# **VALUABLE FREE INSURANCES**



Should you pass away, Savinas Insurance can provide loved ones with up to €10,200. In addition, your loans are cleared and an additional lump sum of €2,600 will be paid to your family to help with the cost of the funeral expenses.

# **MOBILE** APP

Download our Clonmel Credit union app giving you access to all your accounts no matter where you are, at home or away. This means you can enjoy the benefits of membership even when you leave the area.

