



**Tullamore Credit Union  
Welcome Booklet  
English Version**



# Your Details

My account number: \_\_\_\_\_

My IBAN: \_\_\_\_\_

My BIC: \_\_\_\_\_

[www.tullamorecu.ie](http://www.tullamorecu.ie)

# Welcome

We are delighted to welcome you as a member of our credit union! This booklet will give a brief outline of the many services available to you as a member, but first a little history!

Tullamore Credit Union Ltd was established in 1963, we exist to serve our members and put people before profit.

Unlike most other financial institutions, credit unions do not have to worry about shareholders or bondholders. Our total focus is on our members who are both our customers and our owners.

A credit union is an independent, locally owned financial co-operative, which is run by a local Board of Directors elected by the members each year and who work on a voluntary basis for the good of the members.

The Board Oversight Committee ensure that that all actions and decisions taken are in accordance with the law and the registered rules of the credit union.

We are affiliated to CUDA (The Credit Union Advisory Association) and are regulated by the Central Bank of Ireland.

# Savings

Whether you're saving for something in the future or just for a 'rainy day', regular saving is a good idea.

Here are just a few benefits to you of saving:

- Savings are insured at no direct cost to the member (Terms and conditions apply)
- No hidden fees or transaction charges.
- Regular savings are a form of collateral and enhance your power to borrow
- The more shares you have, the greater the dividend you will receive.
- You can nominate a person of your choice to receive up to €27,000 of your savings in the event of your death. This is called a 'Form of Nomination' and it supersedes any will that the member may have made.
- Savings are subject to DIRT (Deposit Interest Retention Tax) which is currently 35%, some member may be exempt from DIRT and should contact the Revenue Commissioners directly.

# How do I save with the credit union?

Electronic payments – A variety of options are offered:

- Electronic Funds Transfer EFT – Pay monies into your account electronically.
- Standing Order – when your account is opened we will provide you with your unique IBAN and BIC codes for you to set up a weekly, fortnightly or monthly payment.
- Payroll Deduction – Speak directly to your employer to see if this is already set up through them.

Manual payments – A variety of options are offered:

- Counter payment – face to face transaction with cash, cheque or draft.
- Post – Preferably with cheque or draft (Send to Tullamore Credit Union, Patrick St, Tullamore, Co Offaly. Don't forget to include your account number!)

# Loans

We offer an excellent range of loan products, for different purposes and at different rates, such as:

- Personal Loans
- Savers Loans
- Student Loans
- Car Loans
- Unsecured Home Improvements
- Secured Home Improvements

There are other types of loans available please don't hesitate to ask!

Obviously, terms and conditions will apply.

**Key benefits of borrowing from your credit union:**

- Flexible loan terms.
- Interest calculated on the reducing balance.
- Free life insurance. (Terms and conditions apply).
- No administration, documentation fees or hidden charges.
- No penalties for early clearance.
- One to one personal service.

# How do I apply for a loan?

- You can apply online [www.tullamorecu.ie](http://www.tullamorecu.ie)
- You can apply by email to [loans@tullamorecu.ie](mailto:loans@tullamorecu.ie)
- Through our social media channels
- Call our Phone-A-Loan line FREE on 1800 56 55 55
- Through the Tullamore Credit Union App.

**OR**

- If you like the personal touch, call the office to arrange for an appointment to chat to one of our loans officer face to face.

Please note current proof of income is required for every loan application, so please bring it in with you when you apply to speed up the application process.

# Online Access & Electronic Transfers

We use our website ([www.tullamorecu.ie](http://www.tullamorecu.ie)) as a source of information and a means of engagement with our members and the general public.

Our mission is to deliver quality products and services to meet the financial needs of all our members regardless of their location.

With this in mind, we now provide all the 'normal' on-line facilities, which will make your account accessible to you at all times.

Once you have registered, you can

- view and print your statement
- apply for a loan
- pay your credit union loan
- transfer funds within the credit union
- transfer funds to your bank account
- pay bills electronically

**Don't forget to follow us on Facebook & Instagram!**



# How do I register online?

Tullamore Credit Union Ltd can provide all the on-line facilities that any member could require!

Registering for online capabilities couldn't be simpler, just follow these simple steps!

- Step 1. Go to our website, [www.tullamorecu.ie](http://www.tullamorecu.ie)
- Step 2. Choose 'Register Now'
- Step 3. Create 'Username'
- Step 4. Enter your 'Account Number'
- Step 5. Enter 'Name as it appears on account'
- Step 6. Enter your 'Date of Birth'
- Step 7. Enter your 'Contact Number'
- Step 8. Enter your 'Email address'
- Step 9. Confirm your 'Email Address'
- Step 10. Create your 'Password'
- Step 11. Confirm your 'Password'

This will trigger your PIN to be sent by text, within 24 hours.

Your Username, PIN and Password will then allow you to log into your account on-line!

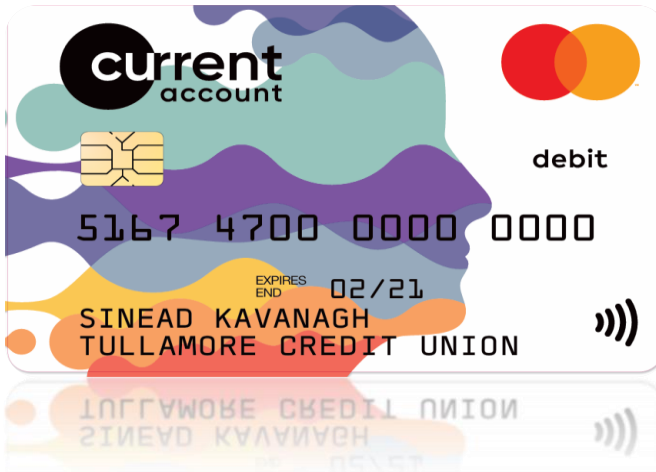
# Other Products:

## Current Account

You can avail of our **Current Account**.

With instant access to your money through a Mastercard® Debit Card, a secure app and online portal, and mobile functionality, you can pay your bills, withdraw cash and pay at point of sale, anywhere in the world.

Current Account is a full service current account, brought to you by your credit union. It's more local, more trustworthy, and has our commitment to a sensible approach to money. With low and transparent fees, it's more of what you would expect from your local credit union



## Insurance Products

**Home Insurance** Call **Peopl.ie** today on **0818 293 441** for a competitive quote.

**Travel Insurance** Call **Peopl.ie** today on **0818 293 441** for a competitive quote. They apply to individuals, couples and families

**Car insurance** advice - call **Peopl.ie** for a quote on **0818 293 441**

## Foreign currency

We can also handle all your foreign exchange needs through **FEXCO**, which can be ordered from our office or our website - [www.tullamorecu.ie](http://www.tullamorecu.ie)

## Financial Advisor- Aidan O'Neill

Aidan offers our members a Full Financial Review along with advice on Pensions, Investments and Savings

## Other benefits:

- You can also partake in our quarterly **Members Prize Draw**, by completing the entry form, ensuring that you have €10 per quarter in your savings and reading and accepting the terms and conditions.
- You can help improve our community by taking part in the **Pride in Our Place** competition, which we sponsor.

**you have to be in to WIN!**

**Members' Quarterly PRIZE DRAW**  
RULES AND APPLICATION FORM

**Fill out an entry form today**

Entry forms are available in the office or downloaded from [www.tullamorecu.ie](http://www.tullamorecu.ie) and return it to Tullamore Credit Union.

20. The make and model of the car or any alternative prize will be at the sole discretion of the Quarterly Prize Draw Committee. Cash will not be given to Non-Town Tullamore Credit Union.

21. TCU, including its Board of Directors, Staff and Volunteers will not be liable for any defects in any prizes supplied or for any damage or loss to the member or any third party however caused.

22. Members who wish to cancel their participation in the draw must notify TCU in writing.

23. The draw must be supervised by an external supervisor and any one of the following: the Chief Executive Officer (CEO), a member of the Senior Management Team or any member of the Board (Oversight Committee). Members of the Quarterly Prize Draw committee may also be in attendance.

24. The Chairperson of the Board of Directors or a delegate appointed by the Chairperson or the CEO will act as Master of Ceremonies for the draw.

25. The rules regarding the operation of the draw are read out by the Master of Ceremonies prior to each draw.

26. A copy of the rules of the Quarterly Prize Draw are available to download from [www.tullamorecu.ie](http://www.tullamorecu.ie).

27. The decision of the Board of Directors of TCU concerning the foregoing rules or any matter arising from them or any aspect of the draw shall be final.

28. The Board of Directors of TCU reserve the right to alter any of the above rules in any manner whatsoever or to terminate the draw at its sole discretion without prior notice.

**Tullamore Credit Union**

2023-10-30 10:30:00

Debt Free House, Patrick Street, Tullamore, Co. Wick. R55 1W68 | 015 205780  
 Kilmara Branch, Main Street, Kilmara, Co. Wick. R41 Y20  
 Telephone: 01523 610 911 | Email: [info@tullamorecu.ie](mailto:info@tullamorecu.ie) | [www.tullamorecu.ie](http://www.tullamorecu.ie)  
[www.tullamorecu.ie](http://www.tullamorecu.ie) | TCU Mobile App

# Handy Information

## *Tullamore Office Hours*

Mon 10:00am - 17:00pm

Tues 10:00 a.m.- 17:00pm

Wed 10:00am - 17:00pm

Thu 10:00 am – 17.00 pm

Fri 10:00 am - 17:00pm

Sat 10:00am to 17:00pm

**The office is open during lunch!**

## *Kilcormac Office*

From Thursday to Saturday from 9:30am to 16:30pm

**The office is open during lunch!**

Use the Tullamore CU mobile app to access your account at your convenience!

(Download for FREE from your app store today)

Credit Union House, Patrick St, Tullamore, Co Offaly

Eircode R35 YW58

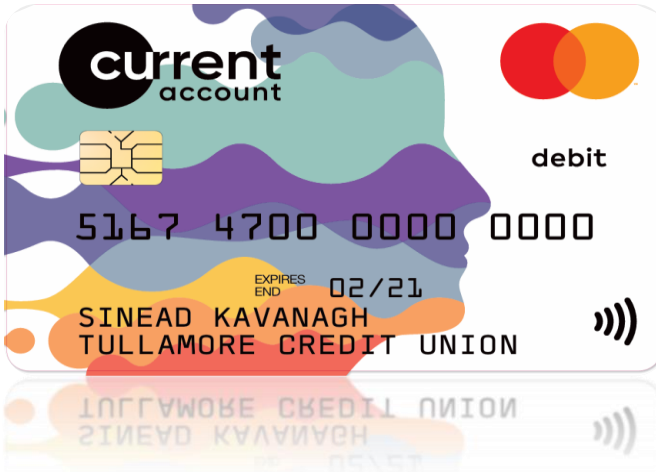
Kilcormac Branch, Main Street, Kilcormac, Co

Offaly R42 V120

Tel. 057 9351780

Free Phone: 1 800 56 55 55

email: [info@tullamorecu.ie](mailto:info@tullamorecu.ie)



If you're spending, we're  
**LENDING.**



Credit Union House, Patrick Street, Tullamore, Co. Offaly. Eircode: K25 YW58  
t: 1800 565 555 | 057 9357700 | f: 057 9352200 | e: loans@tullamorecu.ie

[www.tullamorecu.ie](http://www.tullamorecu.ie)

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



Download our CU anywhere app



**Tullamore**  
Credit Union Ltd.

*Peopl insurance provide a wide range of  
Insurance Products including Home,  
Travel and Car*

*Call 0818 293 441 to get a quote*







**Tullamore  
Credit Union**