

AND THE EXTRA BENEFIT IS...

Every year, if St. Canice's Credit Union makes a surplus, we give this extra money back to members in the form of dividends on your savings and by returning some of the interest you will have paid on your loan, if you have one.

What this does, is effectively reduce loan interest rates for borrowers, making already competitive rates even more attractive over the lifetime of those loans.

Historically, the % refunds paid back to borrowers with loans at our standard rate of interest (10.4% APR) were:

Financial Year Ended	Interest Refund
30th Sept 2015	30%
30th Sept 2016	30%
30th Sept 2017	25%

While a loan interest refund is never guaranteed, we always return any surplus we can to members.


You'll find lots more information about our loan interest refunds on our website.

WE AIM TO MAKE OUR COMMUNITY A BETTER PLACE


St. Canice's Credit Union is a community based co-operative that exists only for the good of the people who live or work in our common bond areas of Kilkenny, Tipperary and Laois. As well as contributing to the financial health of our members through savings and loans, the Credit Union is also involved in a huge range of community organisations and events.




 Main Branch **78 High Street, Kilkenny**

 Enquiries to any St. Canice's branch

 Email info@stcanicescu.ie

 Tel **(056) 772 2042**

 Website www.stcanicescu.ie

 Open **6 days a week**

St. Canice's Credit Union Branches:

Ballingarry, Ballyragget, Callan, Dunnamaggin, Durrow, Gaignamanagh, High Street in Kilkenny, MacDonagh Junction Shopping Centre in Kilkenny, Mountrath and Rathdowney.



MEMBER PERKS

Be part of St. Canice's Credit Union and enjoy all the benefits we have to offer.

See what your local Credit Union can do for you.

St. Canice's Credit Union is for everyone. We exist for people, not for profit and actively support the local community. When you open an account in St. Canice's Credit Union you become a Member not a customer. This means that you are a part owner with equal rights to vote and participate in decisions.

With us there are no administration charges or arrangement fees, no hidden extras or nasty surprises. What you see is what you get and this isn't the only advantage as savings and loans are insured at no extra cost to each eligible member.

We offer loans at various rates which makes us one of the most competitive lenders in the market and we approve almost 96% of all loan applications we receive. Yes, you read correctly, so it's highly likely we will say yes to your request.



follow us   

EVERYTHING YOU'D EXPECT AND SO MUCH MORE...

- > Flexible loans at great rates
- > Easy access to your savings; withdraw some or all of your money whenever you want (provided it's not pledged as security for a loan)
- > Members' Monthly Car & Cash Draw
- > Online Banking & Mobile App
- > Pay by Direct Debit, Payroll Deduction or Debit Card
- > Loan Protection, Life Savings & Death Benefit Insurance provided at no extra cost
- > Network of branches with flexible opening hours
- > Competitions and prize draws throughout the year
- > 10% AXA Insurance Discount
- > Fuel Card Discount
- > Quality service with no hidden fees or charges
- > Savings with St. Canice's Credit Union are protected by the Government Deposit Guarantee Scheme
- > The Annual Surplus (profit)...Members Get It!
- > Current accounts, bill pay and ATM cards available
- > Easy loan application process; apply by phone, email, online or in your local branch

Terms and conditions apply to above benefits.

YOU CAN OPEN A ST. CANICE'S CREDIT UNION ACCOUNT...

- > If you live or work within our Common Bond
- > Are a local group, club or business; provided that the majority of members or directors live or work in our Common Bond and the group, club or business address is also located within the Common Bond.
- > If you are not eligible to open an account in your own right but are an immediate family member of an existing account holder, then you may also be able to join. Ask in branch for more details.

THE COMMON BOND EXPLAINED

Our common bond is the geographic area in which we can operate. As St. Canice's has a wide network of branches, our common bond includes Kilkenny City and the towns, villages and most of the surrounding areas of Ballygarry, Ballyragget, Callan, Dunnamaggin, Durrrow, Graignamanagh, Mountrath and Rathdowney.

OPENING AN ACCOUNT IT'S EASY...

Opening an account is easy; just complete a Membership Application Form in your local branch. When opening a personal or a joint account, whether a new or existing member, you must provide the following information:

- > Photo ID (original only): e.g. current Passport, Driving Licence or ML 10 Identification from the Gardai.
- > Proof of Address (dated within the last 6 months): e.g. utility bill, document from a government department, bank or building society statement.
- > PPS Number (on an official document) e.g. payslip, P60, revenue letter or Social Welfare Card.
- > Lodge €5 or more to activate the account

If you are working but not living in our Common Bond and would like to open an account, please also bring with you a letter from your employer or payslip confirming your place of employment.



WE MAKE IT PERSONAL

When you call in, you're always sure to meet a member of staff who will be happy to discuss your needs.



HELLO WORLD

Help little savers on the right savings path from the day they are born with a Hello World Savings Account.



#SQUAD

If you're between 12 and 17 years old, open a #SQUAD savings account and be in with a chance to win €1,800 for your 18th Birthday.



ONLINE ACCOUNT

CU Online is a free and easy way to access your accounts wherever you have an internet connection, whether it's your home or mobile device.



SCHOLARSHIP

Be in with a chance of winning one of FIVE SCHOLARSHIPS to the value of €3,000. Pick up a form in your local branch.



PRIZE DRAW

Our draw offers members the opportunity to win a new car and €5,000 in cash every month together with other great prizes all for just €42 per year.



FANCY A CAR?

Get your approval before you google and own your new car from the start with a loan from St. Canice's.



GOING FURTHER

We support education and training and have a great student loan rate when you're Going Further.



SECURED BY SAVINGS

Borrow up to the value of your savings at a reduced rate and your savings will still be there when you're finished repaying your loan.



GETTING HITCHED

We're here to help make your wedding and honeymoon extra special, helping you avoid credit card debt.



AGRI LOAN

Our Agri Loans are available for a variety of farming purposes including stocking, machinery and general farm investment.

LOVE YOUR HOME



Whether it's a major building project or smaller DIY jobs to tackle, we've a loan to suit your needs.

MORTGAGES



Mortgages are available up to €200,000 for home purchases in Ireland.

HOLIDAY



Planning a trip? Why wait? Our quick loan application process means we can get you there faster.

CONQUER



Combine your loans and credit card debt into one simply monthly payment with a Conquer Loan from us.

BUSINESS



Competitive Business loans of up to €50,000 available for set-up or expansion of your business.