

ONLINE ACCOUNT

HAVE YOU REGISTERED FOR AN ONLINE ACCOUNT YET?

We have an app called cuAnywhere which you can download from the App Store.

5 EASY STEPS TO SETTING UP YOUR ONLINE ACCOUNT

1. Log onto our website www.stcanicescu.ie
2. Scroll down & click on the Online Access button to register.
3. Complete the Account Signup Form.
4. Read, understand and tick the terms and conditions of use.
5. Click Register.

Once registered, you will receive a PIN in the post within 10 days. You will then be able to check your latest transactions and balances, view or print a statement, pay a bill, transfer funds and apply for loans online.

St. Canice's Kilkenny Credit Union Ltd. is regulated by the Central Bank of Ireland.



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COMMUNITY CONNECT

SUPPORTING COMMUNITY DEVELOPMENT IN YOUR LOCAL AREA

We have a Community Fund to help support social, cultural and charitable purposes including community development in your local community. The fund is aimed at significant projects that will add long term benefit to your area.

If you are involved in a large project in your area; get in touch to see if it qualifies for funding assistance.

You can download an application form and find out more about this initiative on our website.



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SMART RATE SALE

REDUCED INTEREST RATE ON LOAN APPLICATIONS TAKEN BETWEEN 1ST DECEMBER 2018 TO 31ST MARCH 2019

Thinking of a new car, doing up your home or does it make sense to switch your existing bank loan to your Credit Union?

BORROW BETWEEN €25,000 AND €50,000
LOAN TERM BETWEEN 5 - 10 YEARS
6.2% VARIABLE (APR 6.38%)

- > No administration fees or hidden charges
- > Loan Interest CASHBACK, if available, will apply to this loan at the end of the financial year; further reducing the already great rate on the Loan

*A loan of €40,000 at 6.2% (6.38% APR) repayable over 7 years would have 84 monthly repayments of €588.20 per month. Total amount repayable is €49,402.54. Total cost of credit is €9,402.54. Normal lending terms & conditions apply. 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.



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PCP BUYOUT

ARE YOU STUCK FOR YOUR PCP BALLOON PAYMENT?

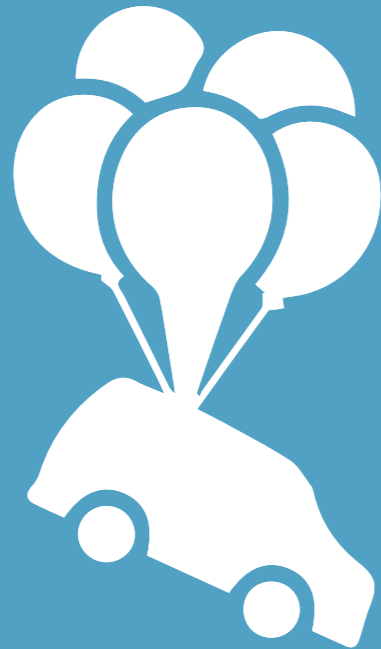
If you want to settle your PCP finance agreement early or need the cash to pay off the final lump sum balloon payment; talk to us about a car loan.

If you are in the market to change your car in 2019, talk to us about a car loan rather than entering into a PCP finance agreement.

CAR LOAN RATE IS 8.2% VARIABLE (APR 8.5%)

A loan of €9,000 over 3 years would have 36 monthly repayments of €282.87.
Total interest payable: €1,184.36.
Total amount repayable: €10,184.36.

Loan Interest CASHBACK, if available, will apply to this loan at the end of the financial year, further reducing the rate of the loan.



ARE YOU GETTING ANY?

CASHBACK OF €3.16 MILLION WILL BE PAID INTO MEMBER ACCOUNTS ON 19TH DECEMBER 2018

We are giving CASHBACK to members who borrow and dividends to savers.

- > 10% CASHBACK of interest paid; to borrowers of loans with interest rates up to 5% (nominal rate)
- > 25% CASHBACK of interest paid; to borrowers of loans with interest rates over 5% (nominal rate)
- > 0.6% DIVIDEND to savers

Subject to approval at AGM, these payments will be paid directly into eligible members' accounts* This means, that members who paid loan interest of €1,000 at a loan rate higher than 5% (nominal interest rate) for the year ending 30th September 2018 could receive a CASHBACK of up to €250.

*It is important to note that CASHBACK and dividend withdrawals will be subject to approval where loan repayments were not received on time and/or in full. The share dividend and loan CASHBACK returned to members for the year ended 30th September 2018 is not an indicator of future performance. There is no guarantee that a loan CASHBACK or share dividend will be paid in future years.

Terms and conditions apply.

GOING FURTHER

OPTIONS AFTER LEAVING CERT INFORMATION EVENING

A key event for Parents and Students in TY, 5th and 6th year

Join us and our guest speakers on **WEDNESDAY 6TH MARCH 2019** IN SPRINGHILL COURT HOTEL, KILKENNY AT 7PM for a free practical information evening exploring the possibilities and cost of third level education.

We'll talk CAO, college costs, funding options and mental health. Put the date in your diary and check out our social media pages and website for more information closer to the time.

