ST. CANICE'S
CREDIT UNION
YOU'RE IN GOOD HANDS

# NOMINATE YOUR SAVINGS

A nomination is a legally binding, written instruction that tells the Credit Union what to do with your money after your death.

## HAVE YOU COMPLETED AN UP-TO-DATE NOMINATION FORM?

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

## WHAT HAPPENS TO MY SHARES WHEN I DIE?

If you have completed a Nomination Form, your nominee/s will receive your Credit Union Shares and insurance benefits (if any) up to €23,000 when you die.

## WHO CAN I NOMINATE?

You can nominate anyone, family or friend or group of people. It is important that you review your nomination form regularly.

## CAN I CHANGE MY NOMINATION?

Yes, by filling in a new Nomination Form. A nomination becomes invalid if you get married or the person that has been nominated dies. It is a good idea therefore to review the nomination from time to time, in order to ensure that the person/s nominated is/are the most appropriate. Note, divorce or legal separation will not revoke a nomination.

## SHOULD I ASK ABOUT MY NOMINATION?

Yes, a member of staff will be delighted to confirm whether you have completed a nomination and who your nominee is.

## MY ACCOUNT WAS OPENED FOR ME WHEN I WAS A CHILD?

If you joined as a child you would not have had a nomination form completed. Once you reach the age of 16 you will need to fill out a nomination form.

## WHERE DO I GET A NOMINATION FORM?

You can call into any of our branches and complete a nomination form at any time or download one from our website and bring into your local branch.

For more information on Nominations and a full list of terms and conditions, go to **www.stcanicescu.ie** or ask a member of our team.