THANK YOU FOR VISITING

St. Canice's Credit Union is owned by its members, for the benefit of its members and is part of the local community. We exist for people, not for profit and give back any surplus to our members by means of loan interest rebates and dividends. With us, there are no administration charges or arrangement fees, no hidden extras or nasty surprises. What you see is what you get. Savings are insured at no extra cost to each eligible member.

As well as a great place for savings, it's good to know that you can borrow for all of life's needs and wants. We offer loans at various different loan rates which makes us one of the most competitive lenders in the market. St. Canice's approve 96% of all loan applications. Yes, you read correctly. Last year, we approved 96% of all loan applications we received. So it's highly likely we will say yes to your request.

You can access your accounts wherever you have an internet connection, whether it's your home or mobile device.

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 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.

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

Main Branch **78 High Street, Kilkenny**

Enquiries **to any St. Canice's branch**

Email **loans@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, Graignamanagh, High Street in Kilkenny, MacDonagh Junction Shopping Centre in Kilkenny, Mountrath and Rathdowney.

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

GETTING HITCHED?

SmartOption
Wedding Loan

START YOUR WEDDING DAY PREPARATIONS WITH A SMARTOPTION WEDDING LOAN

Congratulations on your engagement and taking the next step towards getting hitched. St. Canice's Credit Union is happy to help you along the way to your big day.

Wedding planning takes time and money. Couples often think that wedding gifts will cover a lot of the cost but reality can sometimes be different. If you are preparing for your big day, remember St. Canice's Credit Union is here to help make your day and honeymoon extra special while also helping to avoid high interest rate credit card debt.

With a SmartOption Wedding Loan you can make your plans with the comfort of knowing that your finances are sorted.

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.

KEY BENEFITS

> It's a low cost way of funding your big day.

> It's a straight forward loan with regular repayments over an agreed term.

> There are no administration fees or hidden charges.

> Pay off your wedding bills as they arise.

> If you find yourselves in the fortunate position that you can pay off a lump sum or clear your loan early with wedding gifts, that's absolutely fine with us. As interest is charged on your reducing loan balance, you pay less interest with each repayment. There are no penalties for paying your loan off early.

> If you have already been saving for your wedding, you can use your savings as security against a loan and get a lower variable loan rate.

> If you make a lump sum payment off your loan, you can then adjust your repayments based on the reduced balance owed.

> Loans are insured by the Credit Union's Loan Protection Policy. This gives the comfort of knowing that your partner will not be left with the burden of loan repayments in the event of your death. This cover is available at no extra cost.

> A SmartOption Wedding Loan offers affordable flexible repayment terms to suit your particular needs. A loan of €10,000 over 2 years would have 104 weekly repayments of €107 per week.
Total interest: €1,031.32
Total amount repayable: €11,031.32

Figures are correct as of June 2017, based on a SmartOption Wedding Variable Rate Loan of 9.9%, representative 10.4% APR.

INTERESTED? HERE IS HOW TO GET STARTED

> call us on (056) 772 2042 to make a quick and easy phone loan application.

> drop into any of our 10 branches

> email loans@stcanicescu.ie

If you're not already a member, just get in touch and we'll take it from there.

You can also refer to the Membership area on our website to find out how to open an account.

Terms and Conditions and normal lending criteria apply.

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