

FEES & CHARGES

Fees and charges are current as at date of printing but may change from time to time. Coolock Artane Credit Union will notify members of any increases/changes of fees and charges before they take effect. Government charges are subject to change without notice.

LOAN FEES CHARGES & OTHER INFORMATION - APR (Annual Percentage Rate)

Competitive loan interest rate 9.95%	10.4% APR
Loan application/documentation fee	FREE
Transaction fee	FREE
Loan processing fee	FREE
No Lump sum/balloon payment charges	FREE
Free loan protection insurance*	FREE
Loan interest calculated daily	FREE

SAVINGS FEES CHARGES & OTHER INFORMATION - AER (Annual Equivalent Rate)

CUCASH Deposit Account offers a competitive interest rate	1% APR
Share Account/Special Share Account offers a competitive dividend rate	1% ***
3 and 5 Year Term Share Accounts	1%
Fixed Term Deposit Account 6 months (Rates are subject to change)	2.00% AER
Fixed Term Deposit Account 9 months (Rates are subject to change)	2.15% AER
Fixed Term Deposit Account 12 months (Rates are subject to change)	2.30% AER
Fixed Term Deposit Account 18 months (Rates are subject to change)	2.5% AER
Free life savings protection insurance*	FREE

GENERAL ACCOUNT FEES

Member statement	FREE
Over the counter cash lodgement/withdrawal fees	FREE
Account maintenance fees	FREE
Certificate of interest/dividend	FREE
CUDA affiliation fee & WOCCU contribution	€2.00
Transaction search fee	FREE

CHEQUE FEES

Cheques issued/cashed/lodged	FREE
Unpaid/Returned Cheque fee	€5.00

ELECTRONIC FUND TRANSFER (EFT) & BILL PAY FEES

Credit Transfer outbound (bill pay, echeque)	FREE
Credit Transfer inbound (payroll, social welfare)	FREE
Internal transfers	FREE
Payment of bills at counter/online	FREE

CU ONLINE (WEB) FEES

Cuonline registration	FREE
PIN/Password re-issue	FREE
Online credit transfers (bill pay, echeque)	FREE

CU MONEYCARD ATM FEES

ATM Transactions	FREE
Card replacement	FREE
PIN issue/re-issue	FREE

Government Levy applies and this is subject to change without notice.

DIRECT DEBIT FEES

Direct Debit Set-Up/Amendments	FREE
Unpaid Direct Debits	€4.00

FOREIGN EXCHANGE COMMISSIONS**

Buy/Sell Cheque/Note 1% commission	
Domestic transfers (FEXCO)	€0.75
Non EU transfers (FEXCO)	€15.00
Urgent transfers (FEXCO)	€15.00

**FEXCO transactions take 3-5 working days

**Fees maybe be applied to FEXCO transfers by another bank and this is outside of the control of Coolock Artane Credit Union. *Terms and conditions apply.

***Dividend rate is subject to approval at AGM