

# NEED A CHANGE FROM THE BANK?

Coolock Artane Credit Union is here to stay in your local community and welcomes all **Halifax/Postbank customers**, talk to us today about transferring your **Loan or Savings\***

\*Terms and conditions apply on all loans and transfers.

**YOUR MONEY IS SAFE & SECURE AT THE CU**  
For more details please contact the credit union.  
**Serving the Community since 1965**

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## CREDIT UNION ACHIEVES ISO 27001 & Q MARK AWARD.



Coolock Artane Credit Union is always striving to maintain and uphold the highest standards in relation to providing member services.

In February 2010, Coolock Artane Credit Union became one of the first financial institutions in Dublin and Ireland to achieve the prestigious international recognised ISO 27001 certification - Information Security Management Systems. Members of Coolock Artane Credit Union can feel confident that their personal information and savings are secure. In an era when stories of lost data seem increasingly regular, the standards at Coolock Artane Credit Union now stand unequalled among financial institutions in Ireland, and this award should reassure all our members that their information is totally safe.

In addition to this the credit union received a prestigious award as Financial and Insurance services category winner at the Q-Mark Quality awards and we also achieved the Excellence through People "Gold" Award during 2009.

John Phillips, Operations Manager of Coolock Artane Credit Union, stated that: "We are pleased to have attained this certification and other award for Coolock Artane Credit Union as a whole; we have no doubt that the members (present and future) will see this as a further testament of commitment to them. In receiving this award and certification, Coolock Artane Credit Union wishes to acknowledge the huge commitment from its staff and board involved and congratulations to all involved on the project team for their hard work."

**COOLOCK ARTANE CREDIT UNION**

**GET A HIGHER RETURN ON YOUR SAVINGS WITH A FIXED TERM DEPOSIT ACCOUNT**

Members can choose from four types of Fixed Term Deposit Accounts ranging from 6, 9, 12 or 18 month terms

For more information simply ask a member of staff or visit [www.cacu.ie](http://www.cacu.ie)

Coolock Artane Credit Union is regulated by the Financial Regulator. ISMS Terms & conditions apply.

## THE CREDIT UNION SCHOOL SAVINGS SCHEME CELEBRATES 10 YEAR MILESTONE

The credit union recently welcomed Belgrove Boys National School, Clontarf to the school saving scheme. The credit union runs a successful school savings scheme in 18 local schools and the scheme encourages young people to get into the habit of saving from an early age.

Since its inception in 1999 the school saving scheme has grown at a phenomenal rate. The credit union and St David's BNS in Artane were delighted to celebrate the 10th Anniversary of the scheme at our 2009 AGM last December. The credit union



To celebrate this important milestone, Marie Kane, School Liaison Officer, Coolock Artane Credit Union made a presentation to St David's BNS principal John McGarry.

would like to thank the local schools, parents, teachers, secretaries and principals for all their co-operation. Finally we would like to thank all our young savers.



Catherine Bannon, President, Coolock Artane Credit Union congratulates St Brigid's BNS on winning the Credit Union National School Quiz.

## SCHOOL QUIZ MASTERS

On Wednesday 10th February last, St Brigid's Boys National School won 1st place and 3rd place in the credit union's annual school quiz final with Scoil Assaim coming a close 2nd place in Parnell's GAA clubhouse in Coolock.

The three winning teams went onto represent the credit union and the local area in the CUDA, Credit Union Development Association National Quiz Finals in Navan Co. Meath.

## CAR DRAW WINNERS SEPTEMBER '09 TO FEBRUARY '10

- |                  |                   |
|------------------|-------------------|
| Paul Donoghue    | John Wylie        |
| Niamh Cunningham | Geraldine O'Neill |
| Nuala Forde      | Helen Menton      |
| Pamela Clinton   | Bridget Sweeney   |



## ATTENTION MEMBERS - FACELIFT FOR ARTANE CAR PARK

The Artane car park of Coolock Artane Credit Union is undergoing a facelift from Monday 1st March to 30th April 2010. The credit union car park will be open, however, parts of the credit union car park will be closed off during construction and parking will be limited.

The facelift will concentrate on revamping the car park by adding in a one way system for drivers in and out of the car park, a pedestrian walkway will be added in for members on foot making the office more accessible to pedestrians.

It will be business as usual in the Artane office and on behalf of the Board of Coolock Artane Credit Union we would like to take this opportunity to apologise to our members and neighbours for any inconvenience this may cause to them.

For more information please contact either CU office or visit [www.cacu.ie](http://www.cacu.ie)



# HAVE YOU FALLEN BEHIND ON YOUR LOAN REPAYMENTS?

## TALK TO US & DON'T IGNORE THE PROBLEM

Members if you are experiencing financial problems or you are having difficulties in regard to your loan repayments due to your wages being reduced, your working hours being cut or you are out of work please contact the credit union as soon as possible so that we can come to some mutually acceptable agreement.

You will be guaranteed a sympathetic ear. The worst thing you can do is ignore the problem, as this could eventually lead to legal action being taken against you or affect future loan applications. Once again the credit union would urge all members not to panic or ignore your financial problems.

Our Credit Control department is here to assist you, talk to Rowena Higgins (Credit Controller) at 8513402 or Louise Murphy at 8513401 today or email [cc@cacu.ie](mailto:cc@cacu.ie).



## PROTECT YOUR CREDIT UNION LOAN NOW WITH PAYMENT PROTECTION INSURANCE (PPI)

Our credit control department would advise members to consider taking out payment protection insurance on their existing or new loan. This will provide you with peace of mind at an affordable price. It is designed to cover your loan repayments in the event that you are unable to work for more than 30 days as a result of an accident, sickness or unemployment.

The credit union and CUNA Mutual Group offers protected lending to members with a credit union loan. The premium is 6.49% of your loan repayment and this will be collected by the credit union at the time of each loan repayment date. (Please note that terms and conditions apply.)

## HOW MUCH WILL PAYMENT PROTECTION INSURANCE COST ME ON TOP OF MY LOAN?

CU Loan Amount	Term	PPI repayments per day	PPI repayments per week	PPI repayments per month
€5,000	5 years	22cent	€1.55	€6.73
€3,000	3 years	20cent	€1.42	€6.19
€1,000	1 year	19cent	€1.31	€5.67

## HAVING PAYMENT PROTECTION FOR SOME MEMBERS WAS A HUGE BENEFIT, CHECK OUT ONE OF OUR MEMBER'S TESTIMONIALS;

**Audrey Atkinson, member of Coolock Artane Credit Union**

Q. Audrey what do you think of Payment Protection Insurance?

A. "To be honest, it is the best decision I ever made. I am years in Coolock Artane Credit Union. When they asked me if I would like Payment Protection Insurance. I took it out not thinking I would ever need it as I was in a secure job for six years.

Now that I have been made redundant I'm glad I took it out. It only cost €3 to €4 per week and now my credit union loan will be paid up to May of this year that will be 12 months.

I would recommend payment protection to anybody."

**For peace of mind talk to us today at 8513400/50 or call 1890 28 56 26. Terms and conditions apply.**

**NEED A LOAN?**

**TALK TO THE CREDIT UNION TODAY ABOUT A PERSONAL LOAN FOR A HOLIDAY, HOME IMPROVEMENT, CAR OR WHATEVER THE REASON...**

**PERSONAL LOAN SAMPLE REPAYMENT SCHEME INCLUDING INTEREST**

Loan Amount & Term	Cost of credit	Total cost of loan
€1,000 over 1 year	€46.07 interest	€1,046.07
€3,000 over 3 years	€421.50 interest	€3,421.50
€5,000 over 3 years	€702.75 interest	€5,702.75
€10,000 over 5 years	€2,402.41 interest	€12,402.41

**9.33%**  
(typical) APR

**BORROWING WITH THE CREDIT UNION HAS A NUMBER OF ADVANTAGES... INTEREST RATES ARE INCREASING BUT OUR LOAN RATE REMAINS THE SAME!**

- Competitive rate of interest 9.33% typical APR, calculated on a reducing balance
- With the credit union, you only pay interest on the amount owing
- No hidden charges or fees
- Easy application process and speedy decisions
- Flexibility to make large repayments
- No penalties for early repayments
- Life savings and loan protection insurance provided at no extra charge, what this means is that your loan dies with you.

**FOR PEACE OF MIND TALK TO THE CU ABOUT PPI**  
(Payment Protection Insurance)

**IT'S EASY TO APPLY FOR A LOAN SIMPLY**

- ✓ APPLY FOR A LOAN IN BRANCH
- ✓ PHONE A CU LOAN AT 1890 28 56 26
- ✓ APPLY ONLINE [www.cacu.ie](http://www.cacu.ie)

Lending terms and conditions apply. Our lending rate is 9.33% typical APR and interest is calculated on a weekly or monthly basis.



**PRIZE DRAW COMPETITION**

**• 1st Prize €500 • 2nd Prize €250 • 3rd Prize €100 •**

1. The credit union offers Payment Protection Insurance (PPI) to members. How much would PPI cost per day on a loan of €3,000 over 3 years?

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2. The credit union received two prestigious awards in the last 12 months, can you name any one of the two awards received by the credit union?

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3. Which school recently joined the Coolock Artane Credit Union school savings scheme?

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Name: \_\_\_\_\_

Address: \_\_\_\_\_

Credit Union Membership Number: \_\_\_\_\_

Tel No: \_\_\_\_\_