



Cahir Credit Union Limited



Cahir Office
St. Mary's Road,
Cahir,
Co. Tipperary. E21 KV00
Tel. 052 744 1843
Fax. 052 744 2634

Ardfinnan Office
Barrack Street,
Ardfinnan,
Co. Tipperary. E91 K727
Tel. 052 746 6600

Updating Members Details

In order to comply with legislation we need to keep member details up to date.

So if the details we have for you are five years or older, on your next visit to any of our offices please bring with you:

- (i) Photo ID
- (ii) Proof of address, dated within the last 3 months and
- (iii) Your PPS number on an official document.



View your account details at anytime online

You can view your account details at anytime online at our website www.cahircreditunion.ie. To do this you must register for a PIN.

How to Register:

- Log on to www.cahircreditunion.ie
- Click on the Register for a PIN button
- Enter the details requested and submit PIN request
- If you have any difficulties call us on 052 744 1843



EFT - Electronic Funds Transfer

Your statement contains your unique IBAN and BIC. With your IBAN and BIC you can electronically transfer funds from your bank account into your credit union account at any time.

When drawing down a loan or making a withdrawal from your account instead of taking cash or cheque you can have the money transferred electronically to an account of your choice.

You can get your Social Welfare Payments, Pension Payments and Childrens Allowance paid directly to your credit union account.

If your employer usually pays you by cheque why not get him/her to transfer your pay electronically into your credit union account to save time and expense. Contact us at 052 7441843 if you want to set this up.

Standing Orders

You can set up a standing order to make your loan and interest payments from a current account. You can also set up a standing order to make regular savings to your shares. Please contact us at 0527441843 for details.

Loans

- Did you know that if you take out a secured loan (where the total you owe the credit union is less than or equal to your shares) the special reduced rate of interest is only 8% (Typical APR 8.3%). Terms and conditions apply.
- For Loans in excess of shares our standard rate of interest is 10.5% (Typical APR 11.01%) Terms and conditions apply.
- We also offer community loans to clubs, societies etc. at the special rate of only 6% (Typical APR 6.29%). Terms and conditions apply.

Furthermore in 2015 we paid an interest rebate of 25% which made these very competitive loans indeed.



Foreign Exchange

We always have a certain amount of sterling and US dollars in stock. Please order other currencies at least 5 days in advance.

Payment by Debit Card

We accept payment by debit card at the counter.

You can also make your interest and loan payment and lodge up to €500 into shares over the phone with your debit card.



Pay bills – Phone credit – Prepaid electricity cards

You can pay your bills such as Electricity Bill, Phone Bill, Water Charges and Property Tax at the counter using cash or debit card.

You can also purchase phone credit and prepaid electricity cards at the counter using cash or debit card

Inactive accounts

If there are no transactions apart from dividends or dividend related transactions on your account for a period of three years your account will need to be reactivated before you can carry out a transaction. To reactivate your account you will need to provide (i) Photo ID and (ii) Proof of address dated within the previous three months.

Retaining your membership of Cahir Credit Union

To retain your membership (Which you must do in order to qualify for Death Benefit Insurance) you must keep a minimum of €10 shares in your account.

Insurance Cover

Loan Insurance

Your Loan with Cahir Credit Union is covered by insurance in the event of your death or serious disability, provided you meet the eligibility criteria, complete a health declaration as required and are under 85 when taking out the loan.

There is no direct charge to the member for this insurance. Terms and conditions apply.

Insurance on your savings

In the event of your death your shares are insured up to a maximum of €12,700 as follows:

Money lodged to shares	% cover	Example Shares lodged Say	Amount covered	You receive in total
Before 55 th Birthday and not subsequently withdrawn for any period of time	100%	€10,000	€10,000	€20,000
Between 55 th and 60 th birthday and not subsequently withdrawn for any period of time	75%	€10,000	€7,500	€17,500
Between 60 th and 65 th birthday and not subsequently withdrawn for any period of time	50%	€10,000	€5,000	€15,000
Between 65 th and 70 th birthday and not subsequently withdrawn for any period of time	25%	€10,000	€2,500	€12,500

Any money lodged after 70th birthday is not covered by insurance.

There is no direct charge to the member for this insurance. Terms and conditions apply.

Death Benefit Insurance

Death Benefit Insurance is available to all members provided (i) they joined the credit union before age 70 and (ii) they keep a minimum of €10 shares in their account.

It pays €2,600 to the next of kin of the deceased member to go towards the cost of funeral expenses.

There is no direct charge to the member for this insurance. Terms and conditions apply



DIRT (Deposit Interest Retention) Tax



From the 1st January 2014 all share and deposit accounts are subject to DIRT. This means that the credit union must deduct DIRT from any dividend or interest paid and forward this on to revenue on your behalf.

The DIRT rate for 2015 is 41%

Members over 65 or members who are permanently incapacitated may be entitled to a refund of DIRT paid or an exemption from DIRT if your taxable income is below the annual exemption limits. See <http://www.revenue.ie/en/tax/dirt/dirt-repayments>.

html for more details.

If you qualify for DIRT exempt status please complete Form DE1 which is available in either office and we will mark your account as exempt. However if we do not receive a completed form DE1 from you we are legally obliged to deduct DIRT automatically.

If we have deducted DIRT from your account and you feel that you may be exempt you will need to claim a refund of the DIRT back from revenue yourself. The DIRT claim forms are available for members in either office.



Opening Hours

Cahir Office

Monday	9.30am - 1.00pm	2.00 - 5.00
Tuesday	9.30am - 1.00pm	2.00 - 5.00
Wednesday	10.00am - 1.00pm	2.00 - 5.00
Thursday	Closed	
Friday	9.30am - 5.00pm	Open through lunch
Saturday	9.30am - 1.00pm	

Ardfinnan Office

7.30pm - 8.45pm



You can transact your business at either of our offices.

Contact



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