



An Post Employees'  
**Credit Union**

SUMMER 2017

# NEWSLETTER

## New phone app launched today

Online banking  
extended to your  
phone

Same user  
details that you  
currently use to  
access online  
banking

For first  
time users of  
online banking,  
request a PIN  
through the credit  
union web site or  
by ringing the  
office



Download the  
app – search for  
**An Post Credit Union**



# Mortgage Clearance Loan in Demand @ 3.8% (typical APR 3.9%)

In late March, the credit union announced a new personal loan at a special rate to clear the end of your mortgage. Interest has been very strong. Features include:

- You finally get the deeds of your own home - no legal fees!
- Loans from €30K - €60K; paid directly to mortgage provider; term up to 10 years
- Lending rate 3.8% (typical APR 3.9%); eligible for annual interest rebate!
- Ideal for members who hold variable rate bank mortgages at 4.5% and 4.25%
- To be set up on the basis of a single account, guaranteed by spouse/partner
- Aimed at members with low levels of debt
- Covered by CU loan protection insurance
- One to note - members need to check whether their current mortgage protection insurance would lapse automatically if their mortgage is redeemed and whether CU loan insurance on the member (but not his/ her spouse or partner) is sufficient.



Loans are subject to approval.  
Terms and conditions apply.

**Loan within  
Shares @ 4.99%  
(typical APR 5.1%)**



**Get a low cost loan while keeping your savings and insurance intact.**

## Loan ideas

Do you have a car loan under a PCP maturing over the next 12 months? Consider a credit union loan for your balloon payment. It may be the best value three year old car you could ever purchase!

Have you very little debt in your life but still never manage to clear that credit card balance? Paying over 20% interest on the card?

Consider a credit union loan to clear the card. Then reduce your credit limit!



Loan interest 8.99%  
(typical APR 9.1%)

## Volunteers Wanted!



As we all know, the credit union is owned and directed by its members. Currently, about thirty five members help the credit union in a voluntary capacity. At the moment there is a need for some members with marketing, IT or accounting experience to help the credit union to develop over the months and years ahead. No more than one meeting a month would be required.

If you might be able to help, please send an email to [info@anpostcu.ie](mailto:info@anpostcu.ie)

## Third level education prize draw

Last year, three lucky students (from North Co. Dublin, South Co. Dublin and Limerick) won €1,500 each in the first, third level education prize draw. Another draw takes place this year!

- Students must be members of the credit union in their own right and will be required to show that they have accepted a place on a full time, third level course.
- Students in the middle of a third level course may also enter.
- Each prize will be a cash amount and will not require a member or his/her parents to apply for an education loan.
- Closing date for entries is 8 September 2017.
- Entry forms and terms & conditions are available from the office.



# Car Draw & Cash Prizes

You could be a winner too!

Sign  
Up for  
€1.27  
per week



## Celebrating two years of wider family membership

- congratulations to Jim Curran, Merrywell who won an amazing Ford S-Max seven seater, people carrier in the June car draw. See web site for a full list of winners.

**Next draw takes place in August.**

As a member of the credit union, you can join the car draw. For €1.27 per week, you could win a Ford Fiesta or one of ten cash prizes in the members' car draw, held every two months. The monster Christmas draw currently features a BMW 318D, a Ford Fiesta and forty cash prizes! 100% of draw subscriptions go into the prize fund. All cars are supplied by Ashley Ford.

If any of your colleagues or family are not already members of the credit union, tell them about the car draw!

## GREAT SERVICE, DELIVERED



Car Loans



Home  
Improvement



Occasional  
Loans



Savings



Insurance  
Benefits



Electronic  
Payments



3rd Level Education  
Prize Draw



Car Draw

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An Post Employees' Credit Union Limited is regulated by the Central Bank of Ireland. Reg. No. 87CU