

WHAT'S IT ALL ABOUT?

In December 2016, St. Colmcille's (Kells) Credit Union Ltd. begins a quarterly draw for cash prizes for its members.

HOW MUCH WILL IT COST?

The cost to participate is €10 per quarter which is less than €1 per week from your savings.

WHO CAN ENTER?

All members over 18 years of age on or before the draw date are eligible to enter subject to one entry per account held.

HOW DO I ENTER?

Simply complete the application form in this leaflet or one available in the office from any staff member.

The draw is self-funding and non-profit making.



CREDIT UNION SERVICES

- Friendly and efficient service
- Savings Accounts paying an attractive dividend
- Loans at a Competitive Interest Rate
- Foreign Exchange Service
- Free Life Insurance on Savings & Loans
(subject to limits)
- Payment Protection Insurance
- Home and Travel Insurance
- Discounts on Health Insurance
- Direct Debit Service
- On-line Services
- Laser payments accepted



St. Colmcille's (Kells) Credit Union Ltd.
is regulated by The Central Bank of Ireland

WIN a CASH PRIZE every 3 months

for €10 per quarter

Less than €1 per week
from your shares!

MEMBERS' CASH DRAW



St. Colmcille's (Kells) Credit Union Ltd.

Headfort Place, Kells, Co. Meath.

Telephone: 046 - 9240299

Website: www.kellscu.ie Email: info@kellscu.ie



APPLICATION FORM

I wish to be included in the St. Colmcille's (Kells) Credit Union Quarterly Cash Draw and I have read and understand the rules.

I hereby authorise a deduction of €10 per quarter from my available unattached shares. This instruction should remain in place until further notice is received from me in writing.

NAME:

ACCOUNT NO:

SIGNATURE:

DATE:

TELEPHONE NO:



CASH DRAW RULES

1. St. Colmcille's (Kells) Credit Union will commence a Quarterly Cash Draw in December 2016. The draw will be self-financing in that all of the amounts subscribed by members, less small administrative expenses, will be paid out in prizes. The draws will take place in the Credit Union office, until the Board of Directors of St. Colmcille's (Kells) Credit Union Ltd. decide otherwise, and will be supervised by members of the Board and the Board Oversight Committee.

2. All entrants must be over 18 years of age and participation in the draw is limited to members of St. Colmcille's (Kells) Credit Union only. Staff and Volunteers of this Credit Union are eligible to join the draw in the same way as any other member. There may only be one entry per account.

3. An Application and Authorisation Form for membership of the draw must be completed in full prior to participation and no entry is valid unless the entrance fee is paid in advance. Entry to the Cash Draw implies acceptance of these rules as being final and legally binding. A register of entrants will be maintained at the Credit Union offices. Members who do not wish to remain in the draw must notify the Credit Union of their intention in writing. Members cease to participate in the draw on death or on the closing of their account with the Credit Union.

4. The entrance fee is €10 per quarter which will be collected quarterly in advance or as defined from time to time by the Board of Directors. Members joining the draw after the commencement date will participate from the beginning of the following quarter. A member will be ineligible to enter the draw if there are not enough available funds in their account to pay the quarterly subscription at any time. A member deemed ineligible to enter the draw at any time must complete a new Cash Draw application form to re-enter the draw.

5. Winning members will be notified in writing. Their names and photographs may be published in the local & social media and displayed in the Credit Union offices.

6. Financial accounts for the draw fund will be presented to the Annual General Meeting each year. The draw must be self-financing and non-profit making. Any surplus funds will be disposed of by way of extra prizes. The legitimate expenses and overheads of the draw will be borne by the draw fund.

7. In the unlikely event of the winner being in default of any financial commitments to the Credit Union, the delivery of the cash prize may be delayed and if necessary disposed of in order to meet such commitments and the net proceeds, if any, paid to the member.

8. The Board of Directors of St. Colmcille's (Kells) Credit Union must approve any changes to the draw rules. A decision of the Board concerning these rules or any matter arising from the Quarterly Draw will be final and not subject to appeal.

9. The Draws will take place as follows: 1st Saturday of March, June and September. The December draw will take place at our Annual General Meeting each year.