



# St. Colmcille's (Kells)

CREDIT UNION LIMITED  
Winter 2018 Newsletter



**Santa Claus is Coming to Town**      **YOU BETTER WATCH OUT**

**€1,000 from €20.14 per week**

**Getting Ready for the Holidays?**

TALK TO US ABOUT A  
**Christmas Loan**

We can Help - Friendly personal service

A loan of €1,000 over 1 year with 52 weekly instalments costs €20.14 per week at a variable rate of 8.99% (Annual Percentage Rate (APR) 9.37). The total amount you will pay is €1,046.29 The total cost of credit is 46.19.

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

St. Colmcille's (Kells) Credit Union Limited

## Christmas 2018 OPENING HOURS

Saturday	22.12.18	Open 9am-12.30pm, 1.30pm-5pm
Monday	24.12.18	CLOSED
Tuesday	25.12.18	CLOSED
Wednesday	26.12.18	CLOSED
Thursday	27.12.18	CLOSED
Friday	28.12.18	Open 9am-12.30pm, 1.30pm-5pm
Saturday	29.12.18	Open 9am-12.30pm, 1.30pm-5pm
Tuesday	1.01.18	CLOSED
Wednesday	2.01.18	OPEN ALL DAY

On Thursday 31/12 normal business hours resume

The Board of Directors, Management and Staff would like to wish all our members a Merry Christmas and Prosperous New Year!



### Register for Online Banking

1. Visit [www.kellscu.ie](http://www.kellscu.ie)
2. Click 'Services' followed by 'Online Banking Registration'
3. Enter your details and click 'Register'


## Thinking of changing your car?

### Here's why a credit union loan is your best option

- Own your vehicle from Day 1
- No Hire Purchase
- NO PCP
- No Fees
- No Balloon Payments
- No Mileage Restrictions
- No Early Repayment Penalties
- Free Life Cover to Eligible Members

### Your Easy Guide to Car Finance

St. Colmcille's (Kells) Credit Union Ltd.  
Headfort Place, Kells, Co. Meath  
Telephone: 046-9240299 Fax: 046-9249409  
Email: [info@kellscu.ie](mailto:info@kellscu.ie) Website: [www.kellscu.ie](http://www.kellscu.ie)



**€10,000 over 5 years from €47.76 pw**

**€15,000 over 5 years from €71.64 pw**

**€20,000 over 5 years from €95.51 pw**

Loans are subject to approval. Terms and Conditions Apply.  
If you do not meet your repayments your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future.

Call into the office to collect 'Your Easy Guide to Car Finance'

## Win a Christmas Hamper in aid of Kells Meals on Wheels!

Tickets available from all tellers

Call into the office to show your support



**This Christmas say NO to Doorstep Credit (Moneylenders) and avail of the "It Makes Sense" Scheme with your local Credit Union**

**Loan Repayment Comparison Tables based on a €500 loan**

Institution	APR Rate	No of Weekly Payments	Repay Amount	Total Cost of Credit	Total amount Repayable
Provident Personal Credit **	187.20%	26 Wks	€25	€150	€650
Kells Credit Union	12.67%	26Wk	€19.85	€15.67	€515.67

**Save €134.33 with Kells Credit Union**

**What these savings really mean is MORE MONEY FOR YOU**

\*\*Sample Local Moneylenders Source Money Lenders Register 2018 (Register of Moneylenders as at 12 October 2018) with the Central Bank of Ireland.  
Social Welfare accepted and you can repay your loan by direct debit or via the An Post Household Budget Scheme. Lending Criteria, terms and conditions apply

Say NO to moneylenders this Christmas. Avail of the 'It Makes Sense' Scheme with your Credit Union

## Not a member yet?

**What you need to open an Account**

**Photo Identification**  
Either a Drivers Licence or a passport in date.

**Evidence of your address**  
Utility Bill or Statement dated within the last 3 months

**Evidence of your PPS number**  
(Note we do not accept Public Services Card).

**WIN a CASH PRIZE every 3 months for €10 per quarter**  
Less than €1 per week from your shares!

**MEMBERS' CASH DRAW**

Next draw takes place at our AGM in December. Remember – you have to be in it to win it!



Tel: 046 9240299  
Fax: 046 9249409  
Email: [info@kellsclu.ie](mailto:info@kellsclu.ie)

