



YOUR LENDING GUIDE



www.ennistymoncu.ie



Main Office: Ennistymon

T 065 707 1126

E info@ennistymoncu.ie

A Church Street,
Ennistymon, Co. Clare

Branch Office: Miltown Malbay

T 065 708 4920

A Flag Road,
Miltown Malbay, Co. Clare

Branch Office: Lisdoonvarna

T 065 707 4763

A Tivoli Terrace,
Lisdoonvarna, Co. Clare



All loans subject to approval. T&Cs apply. **WARNING:** If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. Ennistymon & District Credit Union Ltd. is regulated by the Central Bank of Ireland.



Membership Benefits



Competitive Loans



Member Owned



Online



Mobile App



Supporting Local



Not for Profit



No Transaction Fees



Insurance Benefits



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How to apply for a loan



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1 Branch

Call into any of our 3 offices



2 Online

Registered members can apply online at this link: ennistymoncu.ie/Online-Loan-Application



3 App

Members can apply through our app - **Scan to download**



Loan Application Documentation Requirements:*

Members – PAYE/SOCIAL WELFARE/PENSION

- Photographic identification and proof of address.
- Months recent bank statements.
- 3 recent pay slips or social welfare or pension slips.

Members who are self-employed

- Photographic identification and proof of address.
- 2 years most recent set of trading financial accounts.
- Notice of assessment or form 11 for the last 2 years.
- Tax clearance certificate or confirmation regarding tax position.
- 3 months recent bank statements for both personal & business.

**Some additional documentation may also be required.*



50th Anniversary Loans

From Us to You
as a Thank You!

FOR A LIMITED PERIOD ONLY

Offered from March 1, 2024 to May 31, 2024.

Rate
5.0%
5.12% APR

Representative sample as at 01/03/2024

€10,000

60 Monthly
Payments of

€189.26

Repayment
Term*

5 Years

Total Amount Payable

€11,355.76

* This rate is applicable only for approved 50th Anniversary Loans which were applied for from Ennistymon & District Credit Union Ltd. between March 1, 2024 and May 31, 2024. New loans only and top-ups to existing loans are not eligible. Personal Loans up to a maximum of €20,000 are eligible over a maximum of 10 years.



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Greenify your life

Make your home a greener one

- Up to €75,000 over 10 years
- Unsecured lending
- Now eligible for EV / Hybrid purchases

Contact
**Ennistymon
Credit Union**
today

Greenify 
CREDIT UNION FINANCE

☎ **065 707 1126**
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Maurice & Robert Cogan
Dairy Farmers

Cultivate 
CREDIT UNION Farm Finance

Like farmers, credit unions are here for the long haul.
For a flexible, farmer friendly loan, contact us today.

- ✓ **Up to €75,000 Unsecured over 10 years**
- ✓ **Secured lending up to €200,000**
- ✓ **No need to be an existing credit union member**

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065 707 1126

#FarmerFriendlyFinance



Loans are subject to approval. Terms and conditions apply. If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. The cost of your repayments may increase. Credit unions in Ireland are regulated by the Central Bank of Ireland. A list of participating credit unions is available at www.cultivate-cu.ie.



Within Shares Loans



Representative sample as at 01/03/2024

€5,000

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60 Monthly
Payments of

€91.09

Repayment
Term*

5 Years

Total Amount Payable

€5,465.59

* This rate is applicable only for approved Within Shares Loans which are fully secured by Shares held as collateral for the loan



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Home Improvement Loans*

Rate
9.5%
9.92% APR



Representative sample as at 01/03/2024

€50,000

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120 Monthly
Payments of

€479.86

Repayment
Term*

10 Years

Total Amount Payable

€79,024.88

* This rate is applicable only for approved Home Improvement Loans up to a maximum of €100,000 over a maximum of 10 years. Breakdown of expenditure may be sought.



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WHERE EVERY MEMBER COUNTS. FOR 50 YEARS.



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