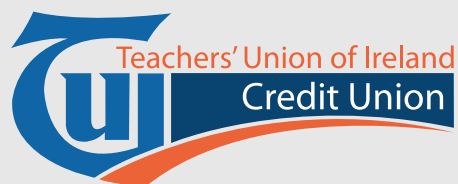


# SPRING NEWSLETTER



## JOIN USING YOUR PHONE

We've created an intelligent and secure method for you to become a member directly through your mobile phone. All you have to do is download our Mobile App to take full advantage of joining as you go.



## OUR NEW MEMBER APP IS NOW LIVE!

### Welcome to the Spring edition of the TUI Credit Union Newsletter.

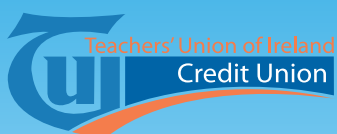
As we head towards longer days and brighter evenings we wanted to take this opportunity to update you on some of the activities your credit union has been working on over the last number of months.

While times continue to be challenging here at TUI Credit Union we have adapted as required while ensuring we have maintained a top level of service to our members.

In addition we have continued to ensure we move forward in our offerings to our existing and new members.

January saw the launch of our new website which has been designed with members in mind to allow an easier and more friendly user experience.

As well as a new website we also launched a fantastic new service to allow new members join our Credit Union from their phone or tablet.

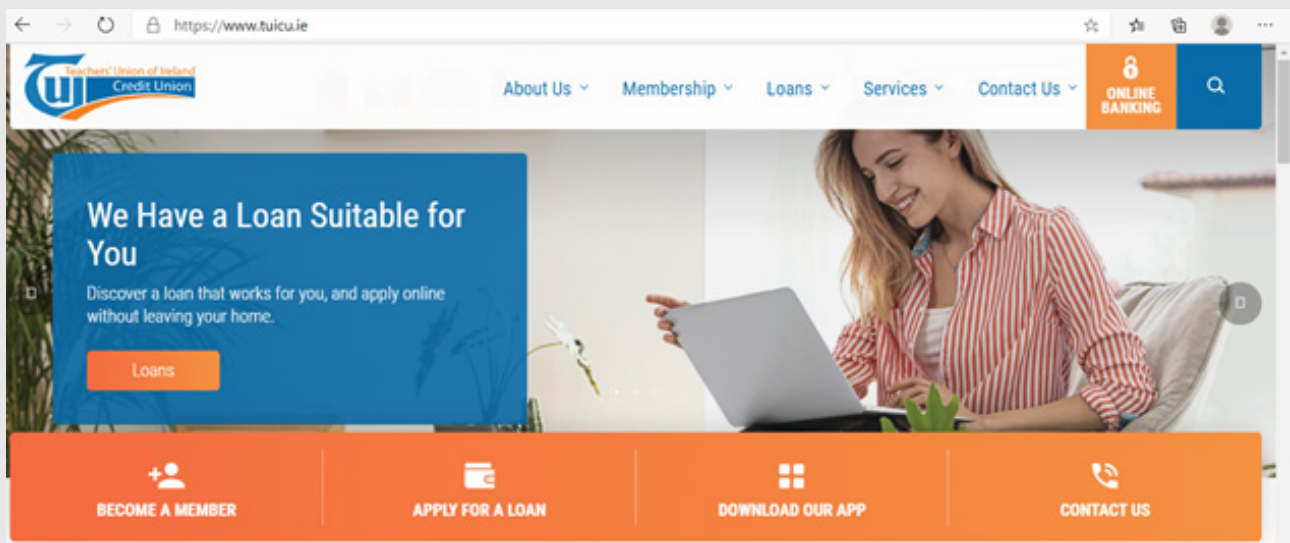


## VOTED NO. 1

FOR PROVIDING FINANCIAL SERVICES WITHIN THE  
EDUCATION SECTOR 2020



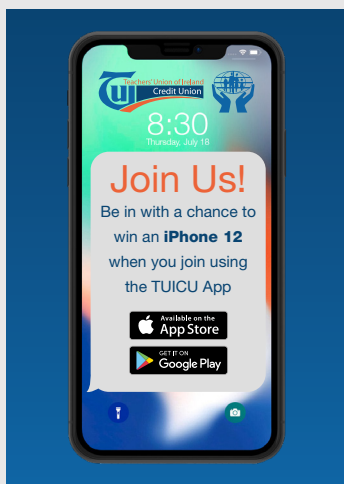
# New Website



In January we launched our new website.

This new website uses some of the most up to date technology to ensure our website is user friendly and is easier for our members to navigate.

We are really happy with the fresh new look and hope you are too, if you haven't already seen it log on to [www.tuicu.ie](https://www.tuicu.ie) and take a look around.



## New Member App

It's here! Our new member app is now live.

This fantastic new feature is market leading and we are delighted to be one of the first credit unions in Ireland to have this technology available to our members.

Be sure to let your family and friends know it is now even easier to become a member of our credit union.

All new members who **join before the 31st March** are in with a chance to win a new iPhone 12\*

\*Ts&Cs Apply

## Online Debit Card Payments

Did you know that you can now make an online payment to your TUI credit union account using your debit card?

Simply Log on to your Online Member Services account and select the option to "Make a Payment".

Your payment will be processed through our online system and you will receive an email receipt instantly to confirm the transaction.



# It's Back!

Our **Special Home Improvement Loan** is available at the rate of **5.99% APR**

## THINKING OF RENOVATING?

We've got the flexible home improvement loan for you

**SPECIAL PROMOTIONAL  
LOAN RATE**

**5.84%**  
(5.99% APR)

Special  
Promotion



Minimum loan amount €20,000. Maximum term of loan 10 years.

\*Terms and conditions 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. The cost of your monthly repayments may increase. Loans are subject to approval. Terms and conditions apply. Teachers' Union of Ireland Credit Union is regulated by the Central Bank of Ireland.

Loan Amount	APR	Monthly Repayment	Total amount repayable
<b>€30,000</b> Over 10 years	<b>5.99%</b>	<b>€330.60</b>	<b>€39,660.06</b>

Are you thinking of some home improvements this year?  
**Apply online today**

## Why A TUI Credit Union Car Loan is Better than a PCP Agreement

PCP is one of the least flexible forms of finance. Essentially PCP finance is a lease scheme. It makes financing a new car seem affordable - due to low monthly repayments. In effect, with PCP you hire the car for a period of time, usually between three and five years and you make the repayments over this time. At the end of the PCP agreement you'll have to make the balloon payment in order to actually own the car.

With PCP you also need to be conscious of your mileage. This is because the balloon payment will have been calculated with your annual mileage in mind. Crucially, with PCP you are also restricted with what you can do while you are still 'hiring' the car. You can't sell the car to pay your debt off as it's not yours to sell.

A car loan from TUI credit union is far more clear-cut than PCP finance. Applying for a TUI credit union car loan is a straightforward process where you borrow money to pay for the car. You own the car immediately. You can drive the car as much as you like as there is no cap on the mileage and you can sell the car on at any time you want. If you get a car loan before buying the car, you are effectively a cash buyer and you may even be in a position to negotiate a better deal.





# Are Your Documents Up To Date?

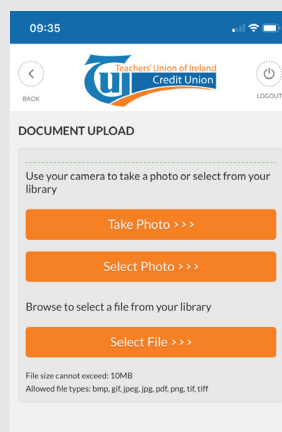
TUICU is required by law to seek proof of identity and residential address for each and every member and to keep it current, or where the information previously supplied is outdated or illegible.

TUICU is asking members to provide up to date and clear identification

documentation. Please supply up to date photo ID and Proof of Address to allow us to comply with these legislative requirements.

Don't delay, get your membership records updated and avoid any future delays with transactions.

**Call the team on 01-4266060 to check the status of your documents today!**



## Special Debt Consolidation Loan

**Promotional Rate  
of just**

# 5.99% APR\*

**Talk to the team today about consolidating your loans  
and credit cards into one simple repayment.**

Loan Amount	APR	Monthly Repayment	Total amount repayable
<b>€10,000</b>	<b>5.84%</b>	<b>€192.57</b>	<b>€11,551.13</b>
Over 5 years	Variable		

### OFFER AVAILABLE UNTIL MARCH 31ST 2021

**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 impact your ability to access credit in the future. This new loan may take longer to pay off than your previous loans. This means that you may pay more than if you paid over a shorter term. Lending \*Terms & Conditions Apply

# TUICU

## Education Loan

**Special  
Education Loan  
5.99% APR**

In 2020 TUICU assisted its members in their goals of attending 3rd level education



TUICU 2018 Scholarship Recipient, Ronan Buckley, a 21-year-old hurler from Kilkenny.

"I really couldn't believe it... It's just one of those things - you think you'll never get picked. But you never know; it's like the lotto, it could be you!"



#TUICUMembers

In addition TUICU also supports its members through the annual Scholarship and Bursary awards

Congratulations to our 2020 Scholarship Winners

- Elizabeth Doyle, Co Wexford
- Jack Homan, Dublin

Loan Amount	APR	Monthly Repayment	Total amount repayable
<b>€20,000</b> Over 5 years	<b>5.99%</b>	<b>€385.14</b>	<b>€23,102.25</b>

Warning: If you do not meet the repayment 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. Loans are subject to approval. Terms & Conditions apply. Teachers Union of Ireland Credit Union is regulated by The Central Bank of Ireland.





# 2020 AGM

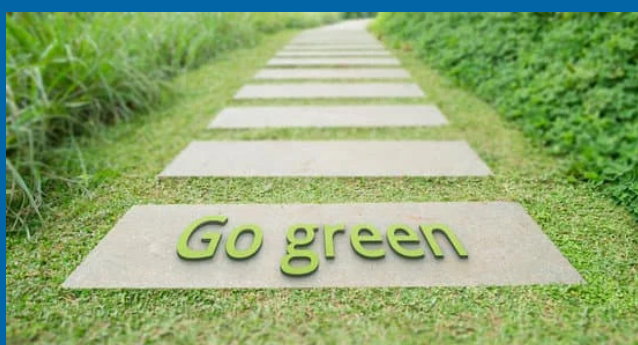
TUI Credit Union will host its virtual AGM on Friday 26th March.

To register members are required to email [agm@tuicu.ie](mailto:agm@tuicu.ie) by 5.30pm on Wednesday 24th March with their Name / Email Address / Member Number to confirm their attendance.



## Have You Signed Up For E-statements & AGM Notifications?

If not please be sure to do so today by logging onto your online banking and selecting **OPT IN** for E-statements and E-AGM notifications.



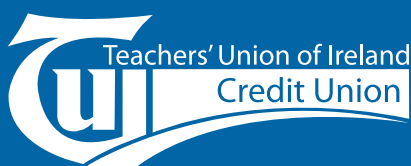
## Member Giveaway!

Sign up to E-Statements & E-AGM notifications via online banking by Wednesday 24th March 2021 to be in with a chance to win this fantastic hamper\*



\*Ts&Cs Apply

Don't forget to follow us on Social Media to keep up to date with the latest TUICU news



No 8 The Exchange, Calmount Park, Ballymount, Dublin 12, D12 W354  
01-4266060 [info@tuicu.ie](mailto:info@tuicu.ie) [www.tuicu.ie](http://www.tuicu.ie)

Teachers' Union of Ireland Credit Union is regulated by the Central Bank of Ireland.