

SUMMER NEWSLETTER



CEO UPDATE

Over recent months the financial landscape within Ireland has shifted significantly with the recent announcements by Bank of Ireland to close 88 of its branches, KBC and Ulster Bank setting out their intentions to exit the market entirely and not forgetting Provident the country's largest moneylender also deciding to cease its operations. These decisions have been taken entirely for profitability reasons and highlight the non customer centric culture within mainstream financial institutions.

Credit Unions have a history of placing their members front and center. This continued approach is illustrated by credit unions being

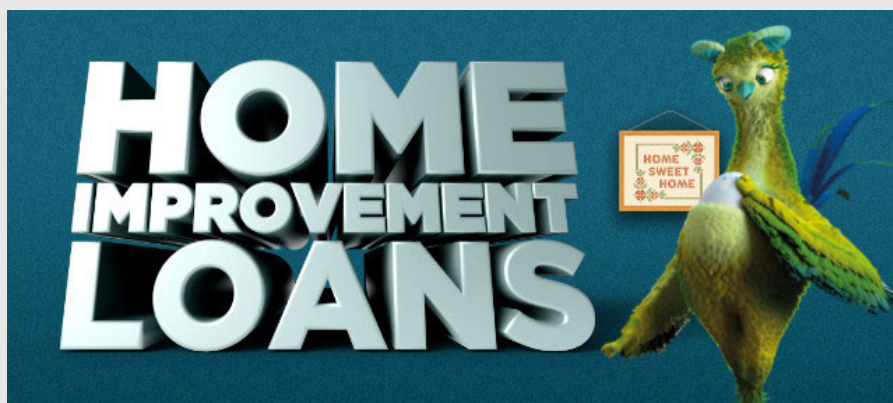
acknowledged as the leading financial institution for customer service by RepTrak 2021. At TUI Credit Union we are constantly striving to improve our member's experience and are delighted to announce that we have been acknowledged with the award ***"Excellence in Providing Financial Services within the Education Sector" for 2020 and 2021***. This is a great achievement for which we are honoured to be chosen as the winners.

Finally, thank you again to the members for your support and I want to wish you all a very enjoyable summer.

Yours sincerely,
Paul Roche, CEO

SPECIAL HOME IMPROVEMENT LOAN

Are you planning home renovations this summer? Attic conversion for the kids or a new office. Whatever your plans talk to us as our Home Improvement Loan has you covered.



- Competitive interest rate @ 5.99% APR
- Borrow up to €100,000
- Choose to repay up to 10 years
- Make extra repayments and clear your loan early with no penalty fees
- Benefit from free loan protection insurance*
- Apply online in minutes
- Loan Approval valid for 90 days

Representative Example

Borrow €50,000 over 10 Years, repay €551 per month, total cost of credit €66,119.
Annual interest rate (variable) is 5.84%

*terms and conditions apply

Join the Family. Your family can join TUICU too.

If you're a member of TUICU your family can also join and benefit from all the fantastic services available.

So far this year 70 family members have joined.

Joining is seamless through the TUI Credit Union Mobile App.



Education Loan

Whether you are thinking of pursuing that Masters or putting your children through College we are here to assist you. We'll take the hassle out of funding the course.

Features:

- Competitive variable rates from as little as 5.99% APR
- Borrow up to €60,000
- Apply online in minutes
- Choose to repay up to 10 years
- Make extra repayments and clear your loan early with no penalty fees
- Benefit from free loan protection insurance*
- Loan Approval valid for 90 days

Representative Example

Borrow €15,000 over 5 Years, repay €288.87 per month, total cost of credit €17,331.93.
Annual interest rate (variable) is 5.84%

*terms and conditions apply



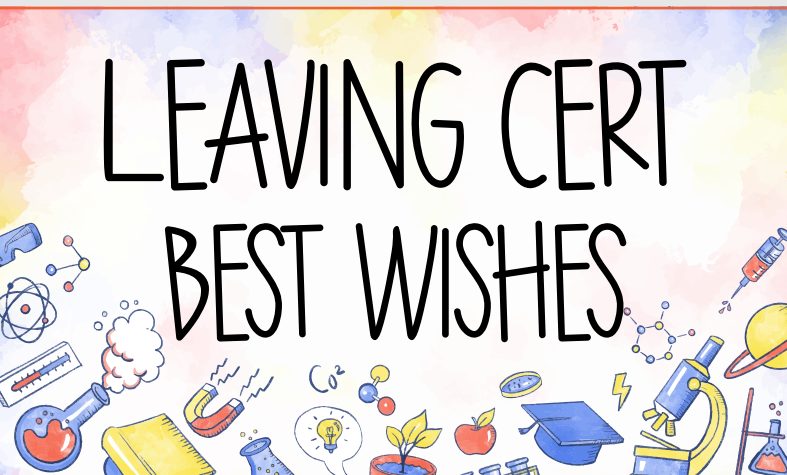
Fraud Smart

Following the recent HSE Cyber attack we are reminding our members to remain vigilant and protect themselves from fraudulent encounters. Please read the advice from FraudSmart to assist.



100K in 30 Days

The staff of TUI Credit Union are delighted to be supporting Breast Cancer Ireland's 100k in 30 Days fundraiser. If you are undertaking a similar initiative we'd love to hear from you.



Best Wishes

We would like to wish all the students who are sitting their leaving certificate the very best of luck.



Education Bursary

Members are reminded that details of the TUI Credit Union's Education Bursary program will be available from July 1st.



CREDIT UNIONS VOTED NO. 1

RepTrak® 2021 study finds credit unions are Ireland's most respected provider of financial services.

AND THE
WINNERS
ARE...



Monthly Members Draw Winners

May Winners

1st Prize €1,500 - Patricia Boyle, Dublin 6W

2nd Prize €1,00 - Patricia Mulkeen, Co. Sligo

3rd Prize €500 - Catherine Frazer, Co. Sligo



April car winner Alan and his wife Adele

April Monthly Draw Winners

1st Prize Hyundai i20 - Alan Kelly, Dublin 24

2nd Prize €1,500 - Margaret Dorney, Dublin 14

3rd Prize €1,000 - Paul McMullan, Dublin 14

4th Prize €500 - Roslyn Flood, Co. Kildare

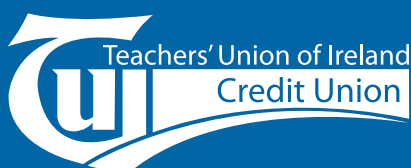


Special Family Promotion

Have your family members join TUI Credit Union and you will be entered into a special draw to win 1 of 2 hampers each valued at €150.

Promotion runs until August 31st 2021.

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



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