

STRENGTH IN MEMBERS



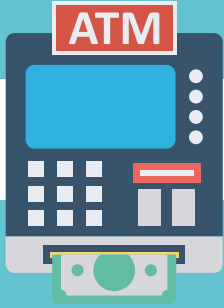
MEMBER INFORMATION BOOKLET

YOU CAN BE A MEMBER OF TUI CREDIT UNION AND YOUR LOCAL CREDIT UNION

www.tuicu.ie

SERVING THE SECONDARY, FUTURE EDUCATION AND THIRD LEVEL EDUCATION SECTORS SINCE 1967

Don't forget your Savings



ACCESSIBLE

Withdraw your money from any ATM.



INSURED

Savings account insured under credit union's Savings Protection Insurance.

SAVINGS
ACCOUNT

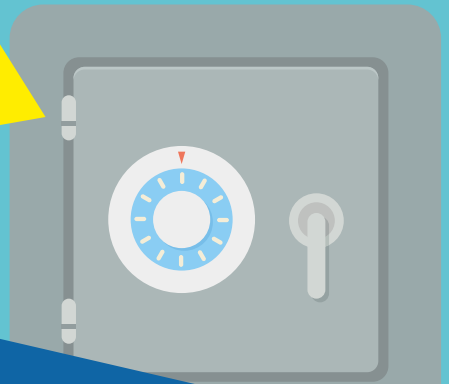
CURRENT
ACCOUNT

DEPOSIT
ACCOUNT



DIVIDENDS*
Get a reliable return on your savings.

*previous divided rates are not an indication of future performance



CUSTOMISED

Set up a savings plan for a house, holiday or education.



CONNECTED

Check your balance and make deposits online.



SECURE

Stop worrying about financial emergencies.



5.37%
(5.5% APR)

OWN YOUR CAR FROM DAY 1

No Mileage Restrictions
Flexible Repayment Terms
No early repayment penalties
Free Loan Protection Insurance*
JOIN TODAY, BORROW TODAY!

REPRESENTATIVE EXAMPLE

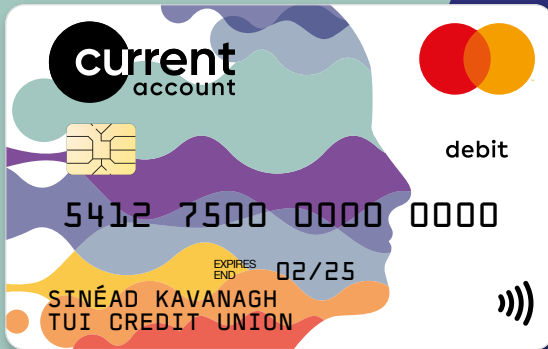
Loan Amount		APR		Monthly Repayment		Total amount repayable
€20,000	>	5.5%	>	€380.83	>	€22,847.27
Over 5 years						

*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. Loans are subject to approval. *Terms and conditions apply.



Introducing Current Account from TUI Credit Union

- ✓ Same Friendly Service
- ✓ Easy to Sign Up
- ✓ Globally Accepted Debit Mastercard®
- ✓ Apple Pay, Google Pay, Fitbit Pay
- ✓ Transparent, Low Fees



Find out more



01 4266060



www.tuicu.ie



No 8 The Exchange, Calmount Park,
Ballymount, Dublin 12, D12 W354





Have you made the switch yet?

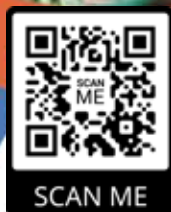
current
account
from your credit union

Current Account from TUI Credit Union



MONTHLY COST CASH WITHDRAWAL CHIP & PIN TRANSACTION CONTACTLESS TRANSACTION FEE

	MONTHLY COST	CASH WITHDRAWAL	CHIP & PIN TRANSACTION	CONTACTLESS TRANSACTION FEE
 Personal Bank Account	€7.15	€0.35	€0.20	€0.00
 Current Account	€6.80	0.60	€0.00	€0.00
 Personal Current Account	€6.00	€0.00	€0.00	€0.00
 Credit Union Current Account	€4	€0.50 (5 Free per month)	Free	Free



Find out more

☎ 01 42 66 060

✉ currentaccount@tuicu.ie

🌐 www.tuicu.ie

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 Teachers' Union of Ireland
Credit Union
www.tuicu.ie



STRENGTH IN MEMBERS

FAMILY MEMBERSHIP



Family members who join
TUI Credit Union get the same
benefits and services.



Straightforward borrowing from TUI Credit Union

99%
OF LOANS
APPROVED
IN 2022

Once you have an active membership with TUI CU you are eligible to apply for a loan with us. You can apply for any loan amount regardless of your share balance. Top Up loans or Second loans are available to all members. All loans are individually assessed based on members ability to repay.

Benefits of a TUI Credit Union Loan

- Borrow up to €125,000
- Quick and Easy application
- Competitive rates
- Maximum term 10 years
- Apply online in minutes
- Clear your loan early without penalty and pay less interest
- Free loan protection insurance *

How do I apply?

-  from your **desktop**
-  log in to our **mobile app**
-  call us on **01-4266060**
-  Download a form from **www.tuicu.ie**

Quick and Easy Online Loan Application Process



Apply online/
mobile app



Securely upload
documentation



Loan assessed







Sign credit
agreement online



Funds released
by EFT

Loan Comparison



PROVIDER	PRODUCT	AMOUNT	APR	TERM	MONTHLY REPAYMENTS	TOTAL COST OF CREDIT
 TUC Credit Union STRENGTH IN MEMBERS	Home Improvement Loan	€20,000	5.99%	5 Years	€385.15	€3,108.65
 AIB	Green Personal Loan	€20,000	6.4%	5 Years	€388.70	€3,322.00
 Bank of Ireland	Green Home Improvement Loan	€20,000	6.5%	5 Years	€389.13	€3,347.80
 permanent tsb	Home Improvement Loan	€20,000	8.2%	5 Years	€404.57	€4,274.20

*figures correct as of 13/01/2022

REPRESENTATIVE CAR LOAN EXAMPLE

Loan Amount **€20,000** > APR **5.51%** > 130 Fortnightly Repayments of **€175.51** > Total amount repayable **€22,815.35**
Over 5 years

If I borrow **€20,000**

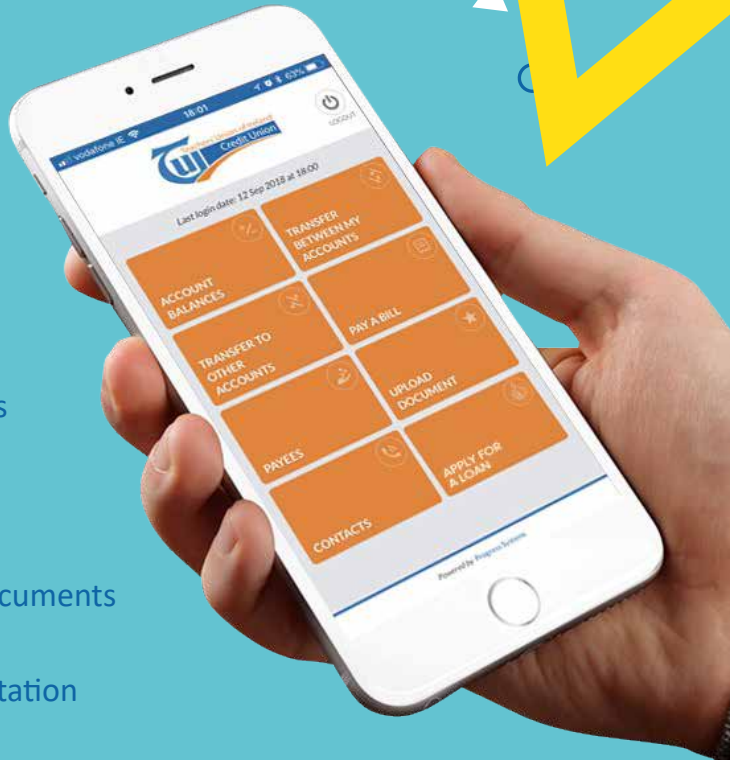
 over 5 years, that works out at...  **€380.84** per month

Monthly repayments are based on a 5-year car loan variable interest rate of *5.37% (APR 5.5%). Total cost of credit €2,850.08, total amount payable over a 5 year period is €22,850.08. This example is for illustrative purposes only. **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.

Your Credit Union in your Pocket

Take Control of Your Account

- Join through App
- Account Balances
- Transfer funds
- E-Statements
- Debt Card Payments
- Apply for a Loan
- Securely Upload Documents
- Sign Loan documentation



DOWNLOAD THE MOBILE APP TODAY!

Insurance Cover with TUI Credit Union

Free Loan Protection Insurance and Free Life Savings Insurance*. A huge benefit of being a member of TUI credit union is the free insurance that the credit union offers to its members.

Loan Protection Insurance*

The credit union offers its borrowing members free Loan Protection Insurance. This insurance is in place to ensure that in the event of a member's death the loan will be fully paid off at no cost to the member or their family.

Life Savings Insurance*

The credit union offers its members free Life Savings insurance up to a maximum of €7,700.00. These funds are calculated on the length of time your savings are in your account and what age you are when they are lodged. Once earned, your insurance remains in force as long as you leave your savings in the credit union. Withdrawals may affect the amount payable. No insurance is payable on amounts saved after your 70th birthday.

Up to the age of 55	€1 shares - €1 insurance
Between 55-59	€1 shares - €0.75 insurance
Between 60-64	€1 shares - €0.50 insurance
Between 65-69	€1 shares - €0.25 insurance

Death Benefit Grant*

A death benefit grant of €1,500 is payable to the nominated person of the deceased member. Terms and conditions apply. See www.tuicu.ie for more details.

* terms and conditions apply

TUI CREDIT UNION VOLUNTEERING OPPORTUNITIES

#notforprofit #imaginemore



Interested in volunteering with TUI Credit Union?

We are looking to add to our team of volunteers

As a Volunteer you will sit on one of the credit union's committees. Each committee offers experience, learning and an active role within the credit union.

Benefits of Credit Union Volunteering

- Gain skills and experience
- Education and training
- Personal development
- Meet new people
- Work on developmental and business projects

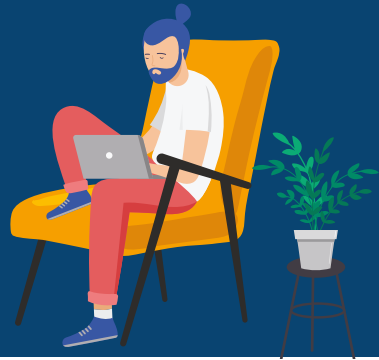


Why volunteer with TUI CU

- You have specific skills that you feel the credit union would benefit from
- You would like to give back
- To gain experience and training that may lead to promotional opportunities
- To meet new people and to expand your social and professional network

Some of the skills you will garner

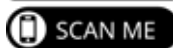
- Leadership
- Working within a team
- Communication
- Financial expertise
- Risk management
- Strategic planning
- Information Technology

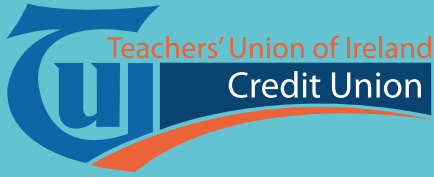


How to Volunteer

Volunteers are at the heart of each credit union. The board of directors is drawn from members and ably supported by volunteer committees with key skills. Whether you are looking for a leadership role to gain experience and training or want to give something back, TUI CU offers valuable volunteering opportunities.

To make contact and to explore volunteer opportunities: scan the QR code to complete the expression of interest form or contact the office on 01-4266060.





STRENGTH IN MEMBERS

OPENING HOURS

Monday	09:00 – 17:00
Tuesday	09:00 – 17:00
Wednesday	09:00 – 17:00
Thursday	09:00 – 17:00
Friday	09:00 – 17:00

No 8 The Exchange, Calmount Park, Ballymount, Dublin 12, D12 W354
01-4266060 info@tuicu.ie www.tuicu.ie



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