



cd COIS SIONNA DESMOND
CREDIT UNION

MEMBER'S GUIDE



 www.csdcu.ie

 memberservices@csdcu.ie

 061-392237

Cois Sionna Desmond Credit Union Limited is regulated by the Central Bank of Ireland.

WELCOME MESSAGE

Dear Member,

Thank you for choosing Cois Sionna Desmond Credit Union! We're delighted to welcome you aboard. Your membership is invaluable to us, as it not only strengthens our community-centred institution, but a strong credit union also contributes significantly to the financial health of our local region.

At Cois Sionna Desmond Credit Union, delivering exceptional service is at the heart of what we do. We're dedicated to ensuring that your experience with us is not only positive but also enriching, both now and in the future. Your satisfaction is our priority, and we look forward to supporting you in the weeks, months, and years ahead. Enclosed in this welcome pack, you'll discover a comprehensive overview of the services we provide, which include lending products, online tools, and exclusive member benefits. Should you have any questions or require further assistance, our team is always here to help. Thank you for becoming a part of our community!

Declan Benson
Chief Executive Officer

SUMMARY OF OUR SERVICES AND BENEFITS:

- Current Accounts: Full-service accounts with various banking services.
- Loans: Competitive rates for car, home improvement, and green loans.
- Mortgages: Flexible options for future investments.
- Cultivate Farm Loans: Loans for farm development.
- Foreign Exchange: Services via Bureau de Change and FEXCO.
- Mobile App: Manage accounts on the go.
- Insurance: Products including home, car, travel, and pet insurance. (Cover by cusafe.ie)
- Death Benefit Insurance: Covers funeral expenses upon a member's death.
- Life Savings Insurance: Benefits based on savings at the credit union.
- Loan Protection Insurance: Covers outstanding loan balance if a member passes away.

These services aim to provide comprehensive financial support and peace of mind.

For more details, visit www.csdcu.ie or contact member services.

SO WHAT ARE YOU WAITING FOR?

3.9% PROMOTIONAL CAR LOAN RATE
AVAILABLE NOW FOR YOUR 252 CAR!
(LIMITED TIME ONLY)

3.9%
3.97% APR



PATRICK RANAHAN
BUSINESS DEVELOPMENT OFFICER
087-717 1310



061-392237



MEMBERSERVICES@CSDCU.IE



WWW.CSDCU.IE



OTHER SERVICES

INSURANCES

One of the benefits of being a member of Cois Sionna Desmond Credit Union is the opportunity to avail of insurance at no additional cost to the member. This is just one of the many ways we strive to add value to your membership and support your financial well-being. If you have any questions about this benefit or any of our other services, please don't hesitate to ask!

Loan Protection Insurance

Terms & Conditions Apply.

Loan Protection Insurance is offered at no cost to members, covering outstanding loan balances in the event of death.

Key points include:

- Automatic coverage upon loan drawdown.
- No direct cost to members.
- Provides peace of mind by clearing loan balances according to policy terms.

This insurance reflects the credit union's commitment to financial security. For questions, contact Cois Sionna Desmond Credit Union.

Life Savings Insurance

Terms & Conditions Apply.

This type of insurance is designed to provide a benefit to a member's estate upon their death, based on the amount of savings the member has with the credit union. The benefit is typically calculated on a sliding scale, where the amount paid out depends on the member's age and the amount saved at the time of death subject to the terms and conditions of the policy.

Life Savings Insurance is a valuable feature that adds an extra layer of financial security for members and their families. It's one of the ways Cois Sionna Desmond Credit Union demonstrates its commitment to the well-being of its members. If you have any specific questions about Life Savings Insurance or need further details, please contact Cois Sionna Desmond Credit Union directly.

Death Benefit Insurance

Terms & Conditions Apply.

This cover, provided by Cois Sionna Desmond at no extra cost, pays €1300 towards funeral expenses upon a member's death. Members require €100 in their account to qualify for coverage.



BILL PAY ACCOUNT

Members can pay their utility bills with **NO** transaction charges.



FOREIGN EXCHANGE

Members can order foreign currency online at www.fexcocurrency.com or by calling 061 392237.

Over 40 currencies are available, with common currencies like Sterling and US Dollars readily available.

PAYMENT METHODS TO BANK ACCOUNTS WITHIN SEPA

- **CREDIT TRANSFERS** enable fund transfers from your bank to Cois Sionna Desmond Credit Union.
- **PAYROLL DEDUCTION** allows wages to be regularly transferred to the Credit Union for employees of local businesses as a free service.
- Members can also use **ELECTRONIC FUNDS TRANSFER** for easy transfers to bank accounts in Ireland.

Terms & Conditions Apply.

BORROW up to
€80,000
Unsecured

Borrow for:

**Car - Home Improvements-
Green Loans- Farm - Personal**

#supportlocal

 061-392237  memberservices@csdcu.ie  www.csdcu.ie

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. T&C's Apply. All loans are subject to approval. Credit Unions are regulated by the Central Bank of Ireland.



**CALL US
TODAY.**

**WE DO
MORTGAGES!**



061-392237



memberservices@cscdu.ie



www.cscdu.ie



For more info:

Scan me..

Current Accounts & Debit Cards

**NOW
AVAILABLE!**



Louise Cantillon
Credit Union Member



061-392237



memberservices@cscdu.ie



www.cscdu.ie

DOWNLOAD OUR

MOBILE APP!

- Register for Online access to your CSDCU account.
- Download the CSDCU app from Google Play Store or App Store.
- There is NO FEE for use of the Mobile App.
- Call us on 061-392237 for any further assistance.



Scan Me



SCAN TO CHECK
THE OPENING
HOURS OF OUR
11 OFFICES.

COIS SIONNA DESMOND CREDIT UNION SUPPORTING LOCAL COMMUNITIES

Cois Sionna Desmond Credit Union Limited is regulated by the Central Bank of Ireland.