

THINKING OF APPLYING FOR A LOAN?

WHAT DO I NEED TO BRING WITH ME WHEN APPLYING FOR A LOAN?

If you are applying for a loan with Mitchelstown Credit Union Limited, you should bring the following with you when making the application:

- **Proof of Income**
This can be any of the following: 3 of your most recent payslips, an up to date bank statement showing your income going into your bank account, social welfare receipts or a copy of your accounts for the previous year if self employed.
- **Statements**
If you have a mortgage or other loans outside of the credit union - an up to date statement of these loans.
- **Student Loan**
Proof of your third level place is required, and you will also be required to have a guarantor.

Terms & conditions apply.

REPAYMENT PROTECTION INSURANCE

Mitchelstown Credit Union Limited operates a scheme for Repayment Protection Insurance with Assurant Solutions in conjunction with the Irish League of Credit Unions.

The following points are intended to assist you in assessing the suitability of Repayment Protection Insurance as an option with your Credit Union loan.

- Assurant Solutions is one of the largest providers of this type of insurance internationally. They have been selected to provide cover to Credit Union members because they provide very comprehensive benefits.
- The premium quoted is very competitive.
- Accidents occur, illness can strike you down and redundancies can and do happen and can seriously affect your income and therefore your ability to afford your loan repayments.
- Your loan repayments are paid for you if you are out of work due to an accident, sickness or involuntary unemployment. Some critical illness benefits apply.
- Your major worries when borrowing are removed.
- The Breadwinner clause allows the unsalaried member to attach the insurance cover to their earning spouse or partner.
- The premium rate is the same for all borrowers regardless of age or occupation.
- No medical is required when applying for this protection.

If you require more details on the above, please enquire at the office where any of the staff will be more than happy to be of assistance to you. Terms & conditions apply.

Opening Hours

Mitchelstown Office

Monday	10.00 a.m.	-	5.00 p.m.
Tuesday	10.00 a.m.	-	5.00 p.m.
Wednesday	10.00 a.m.	-	5.00 p.m.
Thursday	10.00 a.m.	-	5.00 p.m.
Friday	10.00 a.m.	-	6.00 p.m.
Saturday	10.00 a.m.	-	1.00 p.m.

Knocklong / Ballylanders

Friday:	9.30 a.m.	-	12.00 p.m.
	2.00 p.m.	-	6.00 p.m.
Saturday:	9.30 a.m.	-	1.00 p.m.



36-38 Lower Cork Street,
Mitchelstown, Co. Cork.

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Web: www.mitchelstown-cu.ie

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NEWSLETTER
JULY 2010



BREDA SCOOPS €3,000 IN CREDIT UNION DRAW

Through its Promotions and Development Committee Mitchelstown Credit Union Limited distributes a considerable amount of money to clubs, associations and voluntary groups each year.

Slightly different from these contributions but still falling under the heading of 'giving something back' is a members' draw which Mitchelstown Credit Union Limited has promoted in recent weeks. The inaugural draw (there will be more in the coming months) took place on Friday night, June 25th with staff, board members, representatives from the various committees and the all important members gathering to see if lady luck would smile on them.

The draw was very transparent with local community Garda John Hennessy drafted in to pick the winning tickets from the drum. Finance manager, Eimear Sugrue and president, Jer Colbert both addressed the crowd before the draw. Jer thanked everyone who joined the draw and urged others to do so in the weeks and months ahead. Eimear echoed this sentiment as well as singling out Ben Buckley for his work in the run up to the draw.

The all important results were as follows: 1st prize of €3,000 went to Breda Dold from Kilbehenny, 2nd prize worth €500 was won by Sean Landers from Skeheenarinky while the remaining cash prize of €250 went the way of James McInery from Kildorrery. Tomas Varzinskas and Svetlana Jankovskaja, who were among the audience on the night, both won substantial hampers.

The next draw will be held in September, so if you have not already joined, then now is your time. All you have to do is call to the office with verification of your PPS number and any of the staff will be more than happy to be of assistance to you.



Breda Dold pictured receiving her winning cheque with her husband Michael and Credit Union Staff and Committee members.



Tomas Varzinskas and Svetlana Jankovskaja who were present at the draw on the 25th June when their names were pulled out of the drum-they each received a substantial hamper.



Marie O'Sullivan, Michelle Hennessy and Seamus Hennessy enjoying the atmosphere at the draw in Mitchelstown Credit Union Ltd.

check us out at www.mitchelstown-cu.ie

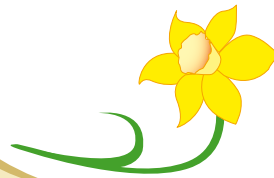
STUDENT BURSARY

- The Mitchelstown Credit Union Ltd student bursary is open to any Leaving Cert Student pursuing full time 3rd level education.
- Each Award is valued at €1500 (€750 payable year 1 and €750 payable year 2).
- Leaving Cert students should have received their bursary application forms in the post by now, however if you haven't received one the forms are available at the office for collection.
- Completed forms along with proof of your college place must be returned to the Credit Union no later than 30th September 2010 and the draw will be done in October 2010 in the presence of a Peace Commissioner and the recipients of the Bursary will be notified by post.
- Only one application per member is allowed.

Terms & conditions apply.



Irish Cancer Society says *Thanks a Bunch* to the people of Mitchelstown



Daffodil Day 2010 saw €11,200 being raised in Mitchelstown for the Irish Cancer Society. Thanks to this generosity, the Irish Cancer Society is now well on its way to achieving its target and reaching out to even more people affected by cancer across the country.

Your support is crucial to the outstanding success of Daffodil Day and the work of the Irish Cancer Society. This contribution will go towards programmes that prevent cancer, save lives from cancer and help people facing cancer to cope and maintain the highest possible quality of life.

Thanks to everyone who donated on the day, and to those of you who gave up your time to collect and help with the Credit Union coffee morning.

"it could not be done without you".



Rose from the Irish Cancer Society being presented with the proceeds collected in Mitchelstown for Daffodil Day 2010 by Mary O'Farrell and Yvonne Keogh, Mitchelstown Credit Union Ltd.

Credit Union National Youth Savings Week

Credit Union National Youth Savings Week took place from the 10th-16th May. The aim of this initiative was to encourage young people (particularly primary school children) to develop a savings habit in their local Credit Union. As part of this initiative Mitchelstown Credit Union Limited ran a 'Short Essay' competition entitled "Why Saving is Important".

The following were the winners:

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|------------|--|
| Age 7-9: | 1st Cameron Keane (CBS Primary); 2nd Sarah Looby (Galbally N.S.) |
| Age 9-11: | 1st Laura Morrissey (Galbally N.S.); 2nd Rachael Burke (Galbally N.S.) |
| Age 11-13: | 1st Gearoid Sheehan (CBS); 2nd Grainne Blackburn (Galbally N.S.) |

Thanks to the schools who took part in this competition and to the children for the great work they did on writing their essays.



Pictured are: Sarah Looby, Laura Morrissey, Rachael Burke and Grainne Blackburn Galbally N.S. with their teachers and Micheal Hennessy, Mitchelstown Credit Union Ltd.



Ava White, Emma O'Donoghue and Charlie and Martha Hope enjoying our Sammy Stamp Corner in our office in Mitchelstown.

If you have a request for sponsorship email the promotion and development committee at:

sponsorship@mitchelstown-cu.ie

