

Member Talk



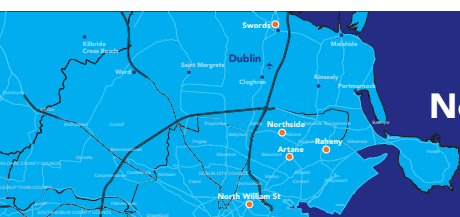
Thank You

THANK YOU! for your loyalty and continued support. Because of you we have been able to issue over **€50 Million in loans** to our members and provide over **€100k in funding** to local community groups.

We would like to welcome our newest members from Raheny Credit Union and North William Street Credit Union who joined us from 5th July 2016.



By joining forces with Member First Credit Union all members of Raheny Credit Union and North William Street Credit Union will still have access to their local branches (with the same friendly faces above) but now have access to a much wider and more accessible range of services.



Avail of Our 5 Branch Locations at Artane, Northside, North William Street, Raheny, and Swords

Member First Credit Union Limited is Regulated by the Central Bank of Ireland.



Joining MemberFirst

Join the credit union on the spot and avail of our services immediately. **No waiting period or interview required to join.** If you live, work or go to school in Artane, Coolock, Raheny, North William Street or Swords or its immediate surrounding areas you are eligible to join Member First Credit Union.

Simply bring in 3 forms of identification;

1. **Valid photo ID** (passport or drivers licence),
2. **Proof of address** such as a bill/bank statement (this must be less than 6 months old)
3. **Proof of PPS Number** to join (a card or letter from the department of social welfare confirming your PPS number will be sufficient).

You will need €5 lodgement to activate the account and €1 joining fee

Member Information Desk



Over €50 Million Available to Lend in 2016

- 96% of Loans Approved this financial year
- 10,869 Loan Applications approved this financial year
- 27 Million in loans issued to members this financial year alone
- 1 Business Day for loan approval*
- Most popular loans – Holidays, Cars, Education and Home Improvements
- We don't charge for administration fees or transaction charges
- Interest rates are fair and reasonable and capped by law
- Repayments are calculated on your reducing balance, so you pay less interest with each repayment
- Once eligible for a credit union loan, repayment terms can be designed around your needs
- In the event of your death, your credit union loan is insured for free - subject to T&Cs
- You can pay off your loan early, make additional lump sum repayments or increase your regular repayments, without a penalty.
- Members can apply online, by phone or in branch

*Normal Lending Criteria, Terms & Conditions Apply



€50,000,000

Introducing 'My Place Loan' – The Member First Credit Union Mortgage

Our brand new mortgage facility is ideal for those looking to clear the remainder of their mortgage with another financial institution or long term tenants of local authority housing now in a position to purchase their home.

The 'My Place Loan' includes a number of benefits that our standard loans offer, including:

- ✓ Flexible repayment options
- ✓ No prepayment penalties
- ✓ Interest payable is calculated on a reducing balance (meaning the more you pay off your loan the less interest you pay)

Contact your local branch for more information
Maximum Loan to Value 50%. Lending Criteria, Terms & Conditions Apply.

Introducing the Member First Home Renovation Loan

Let us help finance your renovations with our promotional loan rate of 6.99% (7.24% APR*) variable, a discount of 4.00% on the standard loan rate for loans amounts between €25,000 - €50,000. This loan is available to new and existing members and is offered on the basis of a member providing evidence of home improvements/house renovation including but not limited to buildings and materials quotes. A Completion Certificate may also be required. For more information contact your local branch.

Education Loans at Member First

Whether it's back to school expenses or third level fees finance your education the smart way

Cost of €5,000 over 3 Years

	APR %	Monthly Repayments	Cost of Credit	Total Amount Repayable	
Member First Credit Union Promotional Education Loan Rate	8.29%	€156.67	€641.24	€5,641.24	Member First Credit Union is...
AIB Standard Variable Rate	9%	€158.18	€694.57	€5,694.57	€53.33 Cheaper than AIB
PTSB Standard Variable Rate	14.3%	€169.53	€1,103.16	€6,103.16	€461.92 Cheaper than PTSB
Ulster Bank Standard Fixed Rate	10.9%	€162.25	€841.16	€5,841.16	€199.92 Cheaper than Ulster Bank
KBC Standard Fixed Rate	10%	€160.33	€771.74	€5,771.74	€130.50 Cheaper than KBC

She's not thinking about going back to school...
Are YOU?



Comparison figures take from the National Consumers Agency website www.nca.ie and is correct as at 14th July 2016. The calculations shown above provide indicative estimates of repayments and cost of credit amounts only. You should always check directly with a provider to confirm the final repayment values applicable before selecting financial product.

Members First Credit Union Education Loan has a current discounted variable loan rate of 7.99% APR of 8.29%. The loan is subject to repayment capacity. Lending criteria terms & conditions apply. APR means Annual Percentage Rate.

Young and Free

The next generation of Credit Union members

We recently launched a new loan product available exclusively to youths and young working adults. Young & Free is a **straight forward affordable facility** with a **highly competitive interest rate of 2.99% (3.03% APR)**, targeted at youths and young working adults aged between 17 – 24 years. The facility offers young people access to an exclusive interest rate for amounts between €250 and €5,000.

We also use Snapchat and Facebook as tools to engage with our 'Young & Free' members through regular posting of financial tips, promotions and topics that are relevant e.g. saving money while travelling around Dublin. Snapchat superstar James Kavanagh recently joined us to launch Young & Free and speaking about the loan James said "This kind of loan is my kind of loan. The fact it allows flexible repayments without penalties is the dream. It's the kind of loan that's perfect for a holiday or if you're mad for a new wardrobe. Spending a loan doesn't always have to be on the mundane! I adore the Credit Union. Their whole mantra of 'people before profit' is so refreshing."

Our aim was to change what young people thought about Credit Unions and to make our banking services meaningful and relevant to them, as well as being able to improve their lives, through Young and Free. We are delighted to report Young & Free was a huge success. This promotion has now ended but you can register your interest for future Young & Free Promotions on our dedicated website:

WWW.YOUNGANDFREE.MFCU.IE



Don't Delay – Beat the Queue at MFCU!

While we love to see our members, we know that you don't love seeing long queues! We have a range of different transaction options available so you can beat the queue at MFCU:

- Register online at www.mfcu.ie for online banking
- Pay over the phone using Debit card
- Send funds online using your Credit Union IBAN/BIC numbers
- Direct Debit – simply complete a mandate form and we'll do the rest

Did You Know...?

Our Artane Branch opens Mondays from 9.30am to 4.30pm

For a full list of office opening hours please visit www.mfcu.ie

Avail of our 5 Branch Locations – Artane, Northside, North William Street, Raheny & Swords.

Other Services and Benefits at Member First Credit Union

Members Draw

Members of Member First Credit Union are eligible to enter our monthly members draw. The draw is non-profit making and costs just €1 a week to enter. Pick up an application form today in branch or download from our website to enter.

Death Benefit Insurance "Peace of mind for those you leave behind"

€3,250 Cover for only €25 per year*

Please note: This service is separate to the Credit Unions Life Savings and Loan Protection insurance which is **still** provided at **no extra cost to you, the member****. To sign up please complete a form in your local branch. For more information please contact a member of staff

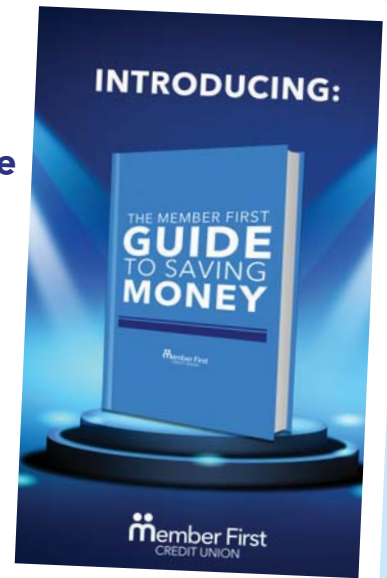
**Terms and conditions apply, minimum share balance of €250 required.*

*** Subject to terms and conditions.*

Download our FREE EBook - Member First Money Saving Guide

(Available @ mfcu.ie)

Have you downloaded your free eBook yet? We've compiled some top tips to save money, topics include saving money while traveling around Dublin, how to get fit on a budget, traveling abroad on a budget and how to save €100 on your grocery shopping.



CU@Lunchtime on Near 90.3FM

Our monthly radio show continues to prove popular as it continues into its second year on the air. Hosted by our Business Development Manager Darren O'Reilly – each month we give our best financial advice, answer listeners questions, give our monthly pick of things to do in Dublin and the results of the monthly member's first draw. We also bring on a guest from the community to join us for a chat.



Join our online community



Facebook, Snapchat, Twitter, LinkedIn, Instagram. We are always looking for new members to join in the conversation, so please feel free to have a look around, follow, tweet and like to your hearts content!

It's not just savings and loans at Member First Credit Union.

Thanks to our partnership with CU Safe we offer a range of insurance products exclusively discounted for our members. Visit www.cusafe.ie for more information.



Darkness into Light

The team at Member First joined more than 120,000 people at the annual Darkness into Light walk in aid of Pieta House on Saturday 7th May 2016. The 5km walk, which aims to raise funds for the charity and promote suicide awareness, began at 4.15am on Saturday morning. Pieta House is Member First Credit Unions chosen Charity of the Year and the staff wanted to contribute to the fundraising efforts by partaking in this experience with many members of our community.



2016 Charity of the Year – Pieta House 300km cycle



Each year we select a charity to raise funds for and this year we have decided on Pieta House as our 2016 charity partner. Last year we managed to raise €26,000 for our chosen charity My Canine Companion and we hope to surpass this target in 2016. We teamed up with Clontarf Cycling Club and ran an **Epic Spin 300km in 1 Day** on **Friday 17th June 2016**. (This also involved a Mega Spin of 130km for less experienced cyclists on the same day) The route began in Artane, Dublin and finished in Athlone we had over 100 participants taking part. We have donation buckets in each branch if any member would like to make a contribution to the charity. To date we have raised €8,000.



SELF-HARM OR SUICIDE CRISIS CENTER
Pieta House
DARKNESS INTO LIGHT

Member First Credit Union are proud to be supporting Bare Knuckling Bipolar

Recently we had Éanna Walsh on our monthly radio show CU@Lunchtime. Éanna is 27 and the founder of Bare Knuckling Bipolar – a movement to support young people with mental health through exercise. Éanna has recently featured on UTV, RTE and TV3. He is currently training with Conor McGregor's coach, John Kavanagh, to compete in his first amateur fight. Inspired by Éanna's openness about being diagnosed with bipolar disorder and how MMA is helping him cope we wanted to support his efforts and made a small donation towards his cause. Speaking about the movement Éanna said "I just want to get the message out there that there is a way back from the bottom and Bare Knuckling Bipolar is growing into something that is changing my life, and people's perceptions of mental health every day." To learn more about Bare Knuckling Bipolar check out their Facebook page.



Over €100K Given to our Local Community

Member First Credit Union supporting the community! Below are just some community groups that Member First has supported so far in 2016:

- Dublin Five Horticultural Society
- St. Michaels House
- St. Luke's Art Club
- Channel College
- Dean Swift Summer Camp
- Bonnybrook Parish
- Swords Bridge Club
- Swords Community First Responders
- St. Pauls Youth Club Artane
- Brackenstown Scouts
- Rivervalley Rangers
- St. Colmcilles Parish
- Scoil Neasain
- Gaelscoil Bhrian Boromhe
- Irish Kidney Association
- St. Francis Hospice
- Irish Cancer Society
- Bare knuckling Bipolar
- Pieta House
- Near FM
- Parnells GAA Club
- Fingallains GAA Club
- Swords Celtic Football Club
- Clontarf GAA Club
- Old Borough National School

If you are a local community group, club or organisation and are looking for sponsorship please visit our website and download a sponsorship request form. **Our community development fund is now open to our newest members from Raheny and North William Street Credit Union too.**



Scholarship Scheme



ARE YOU:

- ✓ Over 16 years of age?
- ✓ A member of Member First Credit Union?
- ✓ Attending or commencing college?
- ✓ A school leaver or mature student?

This year we have a fund of €15,000 to be awarded so pick up an application form in branch to apply. Closing date for applications is **September 1st 2016.**



€1,000 Windfall for Local Schools

Member First Credit Union Limited with the co-operation of the Principal and teachers of the local schools operate a school saving scheme for all the children. The main aim of the saving scheme is to encourage the children to adopt a regular savings habit and thereby to sow the seeds of good financial management for the future.

All schools involved receive an annual grant for their participation in the scheme. The following schools in the area operate a saving scheme and any student attending the school can join and save through the school:

St David's Boys National School	St Brendan's Boys National School	Scoil Neasain, Harmonstown
St John of God Girls National School, Kilmore	St Brigid's Girls National School, Killester	Scoil Fhursa Boys National School, Cromcastle
St Francis Senior and Junior National Schools, Priorswood	Scoil Ide Girls National School, Cromcastle	St Joseph's National School, Coolock
Scoil Chaitriona SNS & JNS, Artane	St Brigid's Boys National School, Killester	Our Lady Immaculate SNS & JNS, Darndale
Chanel College, Coolock	Scoil Assaim, Boys National School, Raheny	St. Michael's House, Raheny
St Cronans Junior National School, Brackenstown	St Cronans Senior National School, Brackenstown	The Old Borough National School, Swords
Mary Queen of Ireland National School, Toberburr	Swords Educate Together, Applewood	Oldtown National School
Ballyboughal National School	Gaelscoil Bhrian Boromhe, Sord	Thornleigh Educate Together, Swords
	Holywell Educate Together	



If your school is not listed above and you are interest in setting a school savings scheme up please email marie.kane@mfcu.ie for more information.

School Quiz Winners 2016

Our schools quiz is one of the most exciting events in the primary school calendar consisting of two knock out stages at branch level culminating in a regional final where qualifying teams compete for the title of School Quiz Champions. Below are the 2016 School Quiz Winners:



1 1st Place
St Bridgid's BNS



2 2nd Place
St Colmcillies GNS



3 3rd Place
Scoile Assaim



4 4th Place
Scoile Assaim

Colaiste Choilm

After ten years using the same soccer kit Member First decided to sponsor a new set of jerseys for the 1st year team in Colaiste Choilm Swords as a reward for reaching the All Ireland Final 1st Year Cup for the first time ever in the school's history. Pictured below is the 1st Year team with Business Development Manager, Darren O'Reilly.



Team members displaying the new jerseys and soccer kit.

The Legal Stuff

Please be aware that we are currently updating our member records. As a result the next time you visit our office you may be asked for documentation including:

Proof of Identity

e.g. passport, driving license, national identity card, ML 10

Proof of Address

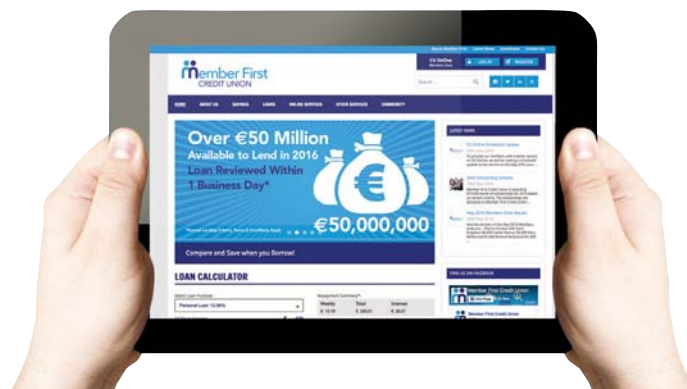
e.g. current bill, current bank statement, government issued documentation

Member First Credit Union is legally obliged to keep all member information up-to-date and we are very grateful for your co-operation in this matter. If you have any questions please call us on 01 8513400

Explore our new website

www.mfcu.ie

You can now register for online account access and manage your Credit Union account 24/7



As a registered CU Online User you can manage your Credit Union account from the comfort of your home.

- Check your account balances and latest transactions on your accounts
- View and print your statement
- Apply for a loan
- Transfer funds online
- Lodge money into a credit union account from a bank or building society account
- Check repayments with our handy loan calculator
- Contact member First Credit Union via the secure messaging section
- Pay bills online.

Newsletter Competition Win €100 One4All Voucher

Where are the 5 branches of Member First Credit Union located?

.....

Name:

Account Number: Email address:

Please cut at the dotted line and drop your entry into one of our offices.

Terms & conditions apply: Answer the question and enter your contact details. Closing date: 31st August 2016. The draw is open to members only. One entry per member. Decision of the Board of Directors shall be final as to the winning entry.



Phone In

MFCU Artane
01 851 3400

MFCU Northside
01 851 3450

MFCU Swords
01 840 0002

MFCU North William St.
01 855 5976

MFCU Raheny
01 831 1322



Drop In - Five Branch Locations

MFCU Artane
Artane Roundabout
Malahide Road
Dublin 5

MFCU Northside
Northside Shopping Centre
Oscar Traynor Road
Dublin 17

MFCU Swords
North Street
Swords
Co. Dublin

MFCU North William St.
38 North Strand Road
Dublin 3

MFCU Raheny
Howth Road
Raheny
Dublin 5



Log In - Online or on your Mobile

MFCU Mobile and Online Banking is Simple, Secure and most importantly convenient.
See www.mfcu.ie for more information.