



WELCOME TO PEOPLE FIRST CREDIT UNION

All you need to know guide

Current Account
Debit Cards
Online Banking
Mobile App
Mortgages
Insurance and
Investment Referral
Loans
Payzone



www.peoplefirstcu.ie



Membership has many benefits...

Current Account

Current Account, provided by People First Credit Union, gives you a real choice for your day-to-day financial needs. With instant access to your money through a Debit Mastercard®, a secure app and online portal, and mobile functionality, you can pay your bills, withdraw cash and pay at point of sale, anywhere in the world.

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



Flexible & Convenient Loans

Members can join and apply for a loan immediately with only €20 in their account. We cater for SME's, Agri, Mortgages, Holiday, Car loans, whatever you need.

Quality Service, No Fees

You can be assured of a professional service from your Credit Union at all times. And you do not pay a transaction fee for saving with us, or borrowing money.

Pay by Direct Debit

- Pay your utility bills by Direct Debit
- Have your salary paid into your Credit Union Current Account





current
account

Current Account is a full service current account. It's more local, more trustworthy, and has our commitment to a sensible approach to money. With low and transparent fees, it's more of what you would expect from your local credit union.

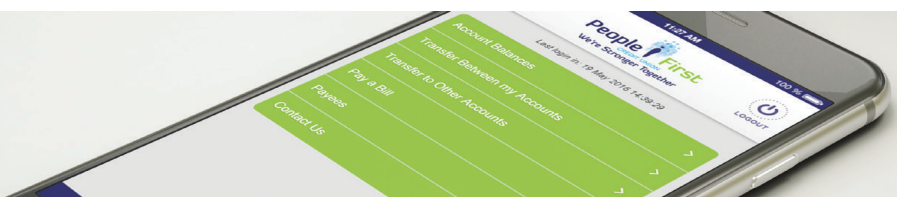
Features & Benefits

- Easy to sign up
- Same friendly service
- Globally accepted Debit Mastercard
- Use in-store, online or at ATMs
- Cashback available at participating retailers
- Contactless payments
- Apple Pay, Google Pay, Fitbit Pay
- Transparent Fees
- Overdraft for unexpected expenses
- No surcharge interest on overdrafts
- Automate regular payments using Standing Orders & Direct Debits
- Stay in control with our Mobile App, eStatements and eFee Advices
- Secure online shopping
- 24/7 support for lost/stolen debit cards

Online Banking

We combine all the traditional friendliness of a credit union with the modern banking facilities you demand, such as instant, real-time online access to your account.

We now have Online Banking available to Members, you can now transfer funds, pay a bill, and check your account balances all from the comfort of your home simply register at www.peoplefirstcu.ie/register



Personalised Service From a Trusted Financial Provider

We aim to provide the best possible service to all our members, which is why we set up a Member Service Centre. We have a team of highly trained and skilled staff ready to answer your calls, deal with on-line enquiries, loan enquiries and much more.

Our commitment to our members is that your call will be answered promptly and your query will be dealt with immediately, by a professional and experienced staff member. Please do not hesitate to call us if there's anything we can do to help.

What we Do:

- We answer all calls with no queuing time
- We Issue Online Pins
- Answer any queries regarding your account
- No more Transfer Buttons
- No long On Hold Messages
- Personalised Service from a team of Highly Trained Staff

The new service centre is designed to streamline the process for the member, making all your calls to your local community credit union hassle-free, efficient and more accessible for you to make the most of your credit union.

Meet the Team



Mobile App

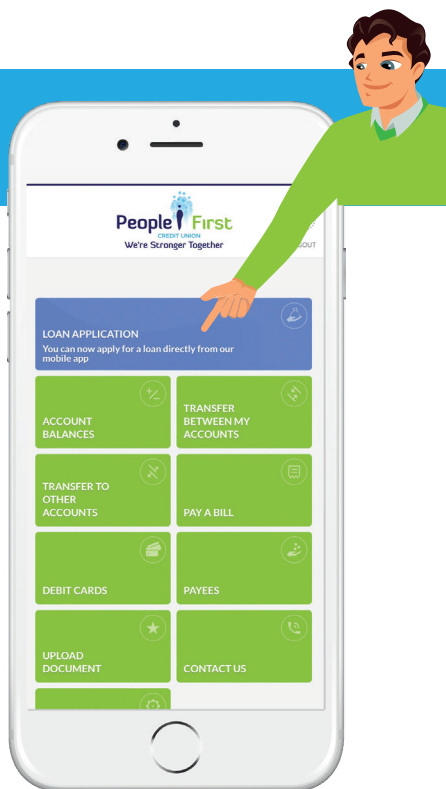
People First Credit Union has made it easier for you to manage your money 'on the go'. All you need to do is download our mobile app onto your smartphone or tablet device. It's quick, it's free, and it's easy.



Get it on
Google play



Download on the
App Store



Foreign Exchange

Are you planning the trip of a lifetime?

We've got you covered if you need foreign exchange. Order your currency commission-free online using our Click and Collect Service:

<https://www.fexcocurrency.com>

If you're traveling to the UK or the USA, you'll be able to buy your sterling and dollars in all of our offices.

Once you order before 12pm, your currency will be available the next working day

You can pay by cash or card for your currency and payment will be taken when you collect your foreign exchange.

PEOPLE FIRST CREDIT UNION BUSINESS LOANS

Local businesses are the backbone of our local communities. We understand that every €10 spent in a local business generates more than €40 of benefit in the community in terms of employment.

If you are a sole trader, a partnership or a limited company, talk to us about a great value, flexible business loan. Because like you, we're local. Discuss your business loan today contact **Belinda Gyves 089 468 6985**

BENEFITS AND FEATURES OF A PEOPLE FIRST CREDIT UNION BUSINESS LOAN



- Decisions are made locally.
- Our loan application process is quick and efficient.
- Competitive interest rates with flexible repayment terms.
- Interest is calculated on the reducing balance so you pay less interest with each repayment.
- No Fees and No Penalties if you repay your loan early.
- You are supporting your local Credit Union.

PEOPLE FIRST CREDIT UNION

AGRI LOANS

Cultivate



CREDIT UNION Farm Finance

We are providing quick and easy finance for our farmers whether you want to purchase livestock or machinery, or just need help with the running of your business, we can assist with a loan. We promise you a friendly personal service, a competitive interest rate and an easy loan application process with a quick decision turnaround time (once full application has been received).

Your loan repayments can be tailored to suit your needs, you can arrange to make monthly, quarterly, half-yearly or annual repayments. You can also arrange to have your farming subsidies paid directly into your Credit Union Account. You will also have free loan protection insurance, which is only one of many Credit Union benefits. There are no arrangement fees or penalties for early repayments.

For more information on our Agri Lending contact Belinda Gyves on 089 468 6985 or email belinda@peoplefirstcu.ie

To apply for an Agri loan, you must be a member of People First Credit Union. Not a member? Not a problem, you can join and apply on the same day!



Contact any office

 057 862 2594

 peoplefirstcu.ie



Our NEW Service!

Mortgage Home Loans



People First
CREDIT UNION
We're Stronger Together

BORROW UP TO
€200,000

Mortgages above €100,000 at 3.56%APR
(based on €150,000 over 20 years)
Mortgages below €100,000 at 4.59% APR
(based €90,000 over 20 years)

Buying a property is a stressful time. When you've finally found what you're looking for and you need a mortgage, you want to deal with a lender you can trust. People First Credit Union are delighted to announce we now provide mortgages.

Whether you're buying your first home, trading up (or down) or you're thinking about switching your mortgage, talk to our dedicated Mortgage Advisor.

Mortgage Advisor - Nicola Fitzpatrick
Email: nicola.fitzpatrick@peoplefirstcu.ie
Phone: 057 862 2594

Loans are subject to approval. Terms and conditions apply. People First Credit Union is regulated by the Central Bank of Ireland. APR stands for Annual Percentage Rate. Over 18's only. Loans are subject to repayment capacity & financial status.

WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. **WARNING:** The cost of your monthly repayments may increase. **WARNING:** If you do not keep up your repayments you may lose your home



MONTHLY CASH DRAW SIGN UP FORM

Yes, please include me in the monthly cash draw

“I wish to be included in People First Credit Union’s Member Confined Draw. I hereby authorise deduction of €4.33 a month (€52 per annum) from my shares, and continuing until you receive written confirmation from me to cease my deduction.”

- I have read and agree to be bound by the Cash Draw Rules attached *(Please tick)*
- I am aware that I must have a minimum of €15.00 in uncommitted shares in my account to be entered into the draw each month *(Please tick)*

1. Name: _____
2. Phone Number: _____
3. Account Number: _____
4. Signature: _____
5. Date: _____

Checked by Credit Union Official:

Please detach this page and hand it into any of our People First offices

MONTHLY CASH DRAW

Cash Prizes :

- 1st Prize: €10,000
- 2nd Prize: €1,000
- 3rd Prize: €1,000
- 4th Prize: €1,000
- 5th Prize: €1,000
- 6th Prize: €1,000
- 7th Prize: €1,000
- 8th Prize: €1,000

MONTHLY CASH DRAW

Terms & Conditions

1. To be eligible to enter the Cash Draw of People First Credit Union (PFCU), you need to be over 18 years of age and a member of PFCU. Only one entry is allowed per member.
2. Entry into the People First Credit Union Cash Draw constitutes full acceptance of all the rules pertaining to the draw as published herein or later amended.
3. Registration for membership of the Cash Draw must be completed prior to participation and no entry is valid unless full fees are paid in advance. Eligible participants will be included in each draw following deduction of their subscription immediately prior to that draw. A ticket list is generated for each draw to confirm member participation, winning members are called by their allocated ticket number and not their account number.
4. The annual cost of the draw is €52 (the equivalent of €1 per week or €4.33 per month) to be deducted from members shares. This will be deducted in line with the frequency of the draw. To enable deduction, members will need to hold a minimum of €15 in uncommitted shares in their share account. Uncommitted shares are shares that are not pledged against a borrowing within PFCU.
5. In the event of insufficient participation, the draw may be suspended or discontinued and/or alternative prizes may be given at the discretion of the Board of Directors.
6. It is intended the draw will be held at the end of every month. The draw will be pre-recorded for social media and checked for any errors or omissions before publishing live on social media. The draw will be conducted either in a branch or a public place under the supervision of at least two senior staff, one of which will be a member of management. The Board reserves the right to amend the frequency of the draw in any 12 month period.
7. Once entry into the draw has been received, participants will continue to be included in the draw until such time as the Board of Directors suspends or discontinues the draw or until such time as the participant either ceases to be a member of PFCU or notifies PFCU in writing of their intention not to remain in the draw.
8. Winners will be notified in by telephone or by writing. Entry to the draw means all participants have consented that the names of the winners are, at PFCU discretion, allowed to be posted on any media format to maximise the promotion of the draw.
9. The draw is operated as non-profit making and surplus funds will be disposed by way of additional draws held during the current financial year and or additional prizes at our AGM. All costs associated with the draw will be borne by the draw fund.
10. Final accounts at each year end will be audited by the auditor and incorporated into the consolidated accounts of the credit union.
11. The value of prizes will be at the sole discretion of the Board of Directors.
12. Directors, volunteers and staff of People First Credit Union will be eligible to partake in the draw.
13. In the event that a winning member is a person who is in arrears or default in carrying out their financial commitment or obligation to People First Credit Union, the Board of Directors reserve the right to withhold delivery of the prize until the arrears have been paid or the default rectified. This also applies to any winning member who has acted as a guarantor for any account that is in arrears or in default in carrying out any financial commitment or obligation to People First Credit Union. In such cases the winner will be notified of the outstanding amounts in writing. If within 21 days of the notification, the winner has failed to comply with the requirements of the Board of Directors in relation to the arrears/defaults, the Board of Directors may pay over to the participant the net proceeds after deducting any such arrears or paying the monies required to rectify the default.
14. All decisions of the Board of Directors relating to People First Credit Union Cash Draw and interpretation of the foregoing rules or any matter pertaining to the draw are final and not subject to appeal.
15. Every member in the draw will be allocated a ticket number for the purpose of the draw. It is the ticket number that will be called out and not the members account number.

Saving Options



We have a monthly lodgement cap for all members at €5,000 in any calendar month and have implemented a total balance cap on all new savings held in a members account of €30,000.

We provide a choice of two savings options:

1. Share Account

Share Accounts are the most flexible way to save; you can save any amount up to €30,000. Deposits can be made through your local office, online or via direct debit. Savings can be withdrawn at any time. Withdrawals may impact on any dividend that may be due to your account.

2. Current Account

We offer a full-service Current Account with a Mastercard® Debit Card. This debit card can be used to pay bills, withdraw cash and pay at point of sales or online from anywhere in the world. Fees and charges apply.

NOMINATIONS

One of the attractions of saving with People First Credit Union is that all shares and Insurance Life Saving Benefit can be paid to a nominated person on death, up to a value of €23,000. If a member has more than €23,000, the exceeding balance goes to the deceased member's estate upon receipt of probate, and is distributed along with the member's other property, under the terms of the will.

The benefit of making a nomination is that shares and Insurance Life Saving Benefit can be passed on death with minimum delay and inconvenience. Members normally complete a nomination form when they first join and are advised to update the form if their circumstances change. In any event, a member's nomination ceases to be valid once they marry; members are advised to re-nominate as soon as possible after their marriage.

FREE LOAN PROTECTION INSURANCE

This is the cover we take out in the lives of eligible borrowers. It ensures that if a member with an outstanding loan balance dies, the balance is repaid in full subject to certain terms and conditions. It enables eligible members to borrow from us in the full confidence that, if they die, their dependants won't have to pay the outstanding loan balance.

PAYZONE

People First Credit Union works in collaboration with PayZone to make paying bills easier. We process payments of household bills, mobile phone top ups, property tax, Airtricity, PRE-Pay Power, ESB Pre-Pay, gas, Chorus, Virgin and other bills. Simply bring your bill to any of our branches along with your means of payment and we will take care of the rest

Protect your Future with Irish Life

People First Credit Union now offers members a referral service for Irish Life Financial Services.

Irish Life Financial Services is an insurance intermediary that can review your protection, retirement, savings, and investment needs, and offer a full financial review with one of their Qualified Financial Advisers.

Financial advice helps to give you peace of mind to take care of the things that matter so you can build a better future, be better planned, and better protected. For more details on this service apply online at peoplefirstcu.ie or ask in branch.

Irish Life Financial Services is an insurance intermediary that can review your protection, retirement, savings and investment needs.

Speak to us today

**to plan ahead
for your future**

Irish Life Financial
Services helping
**People First
Credit Union Members**
build better futures

Irish Life Financial Services Limited is tied to Irish Life Assurance plc for life and pensions business. Irish Life Financial Services Limited is regulated by the Central Bank of Ireland.
ILA 16600 (NPI 09-21)



Irish Life

CONTACT US

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Abbeyleix: Main Street, Abbeyleix, Co. Laois, R32 XHHO

Athy: 13-14 Emily Square, Athy, Co. Kildare, R14 XV40

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Web: www.peoplefirstcu.ie



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