

Your Welcome Guide



ST. FRANCIS CREDIT UNION

Member Benefits

Current Account

Debit Card

Online / Mobile App

Lending Products

Account Options

**Insurance &
Protection Referral**



065-682 8305



info@stfranciscu.ie



www.stfranciscu.ie



Head Office: Friars Walk, Ennis, Co Clare

St Francis Credit Union Ltd is regulated by the Central Bank of Ireland.



Dear Member,

I am delighted to welcome you into your new Credit Union. Your membership will help us grow as a stronger financial institutions for the region.

The service we strive to provide to our members has always been our primary concern and I hope your experience in the coming weeks and years ahead will be a positive one.

This welcome pack will outline the services which we currently provide from lending products to Online services & benefits. Should you have any queries with the information contained in the booklet please do not hesitate to contact a member of staff.

Louis Fay
CEO





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.
- Transparent Fees
- No surcharge interest on overdrafts
- Automate regular payments using S/O & DDs.
- Stay in control with our Mobile App, eStatements and eFee Advices
- Secure online shopping
- 24/7 support for lost/stolen debit cards
- Overdraft for unexpected expenses

Online Banking

Digital when you want it!

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. Online Banking is available to Members, you can **transfer funds, pay a bill, and check your account balances** all from the comfort of your home.

To register scan here:



St Francis Credit Union Ltd is regulated by the Central Bank of Ireland.

Online Banking

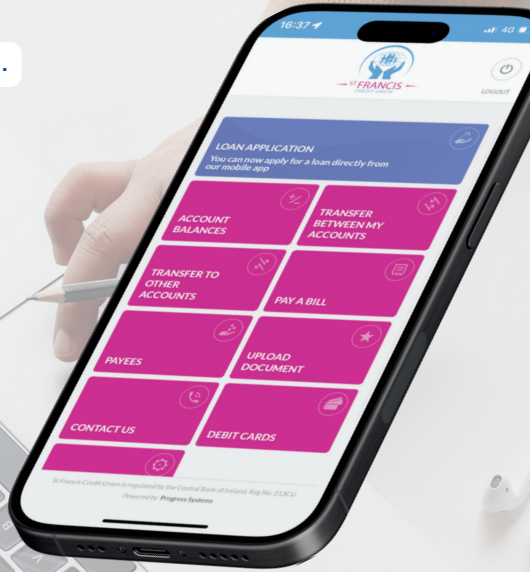
Apply for online access via our website.

Click "Register"

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.stfranciscu.ie

When applying for a web pin your proof of address & identification must be up to date on our system. If we need to update this information our team will be in contact with you.



GET IT ON

Google Play



Download on the
App Store

Download our
Mobile App!



WARNING

Key Fraud Information

Anyone can be the target of financial fraud and scams, and at any time. Your best defence is to stay informed, alert, and secure.

1. Be Informed: Stay in control, don't be rushed and make a decision you or your business will regret. 2. Be Alert: Always double check random or unexpected emails, calls or texts requesting personal, business or financial information. 3. Be Secure: Never give your security details such as full banking password, codes/login details, or PIN to anyone. Things your Credit Union will never do: • Your Credit Union will NEVER call, email or text you asking you to provide your one-time passcode or debit card information to confirm a recent transaction.



Your Credit Union will NEVER send you messages requesting you to click a link to review or block a fraudulent transaction on your account or advise that you are locked out of your account. If you have doubts about the validity of a caller from the credit union/third party, simply hang up and look up the phone number for that company to make contact or call St Francis Credit Union on 065 6828305.

St Francis Credit Union Ltd is regulated by the Central Bank of Ireland.



HOW DO I GET ONLINE BANKING ACCESS?



Register on www.stfranciscu.ie (Click on “Online Accounts” then “Register for Online Account”) then follow steps outlined.

ONLINE BANKING ACCESS TROUBLESHOOTING

Forgot Pin

Register on www.stfranciscu.ie (Click on “Online Account” then “Lost your pin”). Once you’ve completed the application, a confirmation email will be sent to the email address you have provided. A member of staff will action your request and issue a 6 digit pin number to you by SMS or post.

Pin Not Working

Your first login must be completed on our website www.stfranciscu.ie to validate your phone number. After this is completed, the APP can be downloaded and members can login from the app thereon. If your pin was issued by SMS, it is only valid for 24 hours, if this time has expired please register a lost pin above again.

NB Ensure you are using only the first 5 digits of your member number.

NB Joint Accounts – Place “J” after your 5 digits of your member number.



Pin Not Received

Check your emails including spam mailbox, if you have received confirmation that your pin has been issued it should take approximately 2-3 business days. If issues continue please contact us by replying to the email received or on 065- 6828305.

Change your Pin

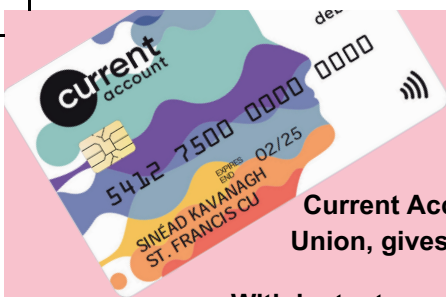
Login to your online banking via a web browser (Not the App), Click top right option “Personal Settings”. Click “change my pin

My Account is Blocked

1. Your account will be blocked if you input your pin incorrect 5 times.
2. If blocked on the mobile APP, Wait 1 hour and you can login via a web browser.
3. Delete and re-install the app and login again.

My Account is Deactivated

1. Your account will be deactivated online via a web browser if you input your pin incorrect 5 times.
2. You need to register again for a pin via the website.



Current Account

Current Account Current Account, provided by St. Francis 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
- Transparent, Low Fees



Flexible & Convenient Loans

Members can join and apply for a loan immediately with only €10 in their account. We cater for Agri, Mortgages, Holiday, Car loans, whatever you need.



Pay by Direct Debit

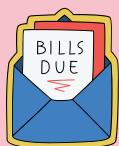
Pay your utility bills by Direct Debit
Have your salary paid into your Credit Union Current Account



Free Loan Protection

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.

***Note:** Under the St. Francis Credit Union policy death cover ceases on the members 85th birthday. You will be informed at the time of the loan application if your loan exceeds the amount covered by the credit unions policy.*



Household Bill Payment Facility

St Francis 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



Account Options

We have a monthly lodgement cap for all members at €15,000 in any calendar month and have implemented a total balance cap on all new savings held in a members account of €40,000.

We provide a choice of two Account options:

Share Account

Share Accounts are the most flexible way to save; you can save any amount up to €40,000. Deposits can be made through your local office, online or via direct debit. Savings can be withdrawn at any time, where there is a large cash withdrawal the cash may have to be ordered. Withdrawals may impact on any dividend that may be due to your account.

Nominations

One of the attractions of saving with the Credit Union is that shares and Insurance Life Saving Benefit can be paid to a nominated person on death, up to a value of €27,000 with minimum delay and inconvenience.

If a member has more than €27,000, 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.

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.

Simply visit one of our offices to complete a nomination form over the counter.

Current Account

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

Current Account is a full service current account. It's more local, more trustworthy, and has our commitment to a sensible approach to money.

Low & Transparent Fees, it's more of what you would expect from your local credit union.



CASH DRAW



SIGN UP TODAY....!

4 DRAWS A YEAR



**OVER
€100,000
IN PRIZE MONEY**



**Application form can be downloaded from the website
www.stfranciscu.ie**

St Francis Credit Union Ltd is regulated by the Central Bank of Ireland.



HOW TO APPLY FOR A LOAN

Branch: Call into any of our 9 branches spread through-out the County

Tel: Call our Lending Department at 065-682 8305

Online: Applying online at stfranciscu.ie or mobile app

LOAN APPLICATION DOCUMENTATION REQUIREMENTS

Self Employed Members*:

- ☐ Photographic ID and Proof of Address.
- ☐ 2 years most recent set of Trading Financial Accounts.
- ☐ Notice of Assessment or Form 11 for the last 2 years.
- ☐ Tax Clearance Certificate or Confirmation regarding Tax position.
- ☐ 3 Months Bank Statements (Personal and Business).

PAYE/Social Welfare/Retired Members*:

- ☐ Photographic ID and Proof of Address.
- ☐ 3 Months recent Bank Statements.
- ☐ 3 Payslips or Social Welfare Slips.

*Additional Documentation maybe required.

TOP-UP LOANS

A Member can apply for a **Top-up loan** on an existing loan at any time. A Member does NOT have to repay one loan in full before applying for another loan. However, St Francis Credit Union urges our Members to make reasonable repayments before re-applying for Top up loans.

Warning: This loan may take longer to pay off than your previous loans. This means you may pay more than if you paid over a shorter term.

Get in touch

- 065 682 8305
- loans@stfranciscu.ie
- www.stfranciscu.ie

Branches

Ennis, Clarecastle, Kildysart,
Kilmihil, Lissycasey,
Newmarket-On-Fergus,
Shannon, Sixmilebridge & Tulla

Connect



All loans subject to approval. T&Cs apply. **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. Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.



HOME RENOVATION LOAN



For up to 10 Years - Borrow between
€20,000 & €75,000

Sample Amount
€35,000

Weekly Payment
€101.57

Repayment Term
10 Years

Cost of Credit
€17,813.30

Get in touch

☎ 065 682 8305
✉ loans@stfranciscu.ie
🌐 www.stfranciscu.ie

Branches

Ennis, Clarecastle, Kildysart,
Kilmihil, Lissycasey,
Newmarket-On-Fergus,
Shannon, Sixmilebridge & Tulla

Connect



All loans subject to approval. T&Cs apply. **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. Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.



CAR LOAN

SAMPLE AMOUNT

€10,000

RATE
7.5%
(7.78% APR)

Weekly Payment

€46.13

Repayment Term

5 Years

Cost of Credit

€1,991.35

Get in touch

☎ 065 682 8305

✉ loans@stfranciscu.ie

🌐 www.stfranciscu.ie

Branches

Ennis, Clarecastle, Kildysart,
Kilmihil, Lissycasey,
Newmarket-On-Fergus,
Shannon, Sixmilebridge & Tulla

Connect



All loans subject to approval. T&Cs apply. **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. Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.



Irish Life Financial Services helping
St Francis Credit Union Members
build better futures.

Speak to us today
to plan ahead for your future

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



AGRI LOANS



ST FRANCIS CREDIT UNION PROUDLY SUPPORTING OUR FARMING COMMUNITY



Contact: Damien Browne
Agri Financial Advisor

065 6828305

Variable Rate
6.55%
(APR 6.75%)

Get in touch

☎ 065 682 8305

✉ loans@stfranciscu.ie

🌐 www.stfranciscu.ie

Branches

Ennis, Clarecastle, Kildysart,
Kilmihil, Lissycasey,
Newmarket-On-Fergus,
Shannon, Sixmilebridge & Tulla

Connect



All loans subject to approval. T&Cs apply. **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. Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.

Opening Times



	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Ennis	10am - 5pm	10am - 5pm	10.30am - 5pm	10am - 5pm	9:30am - 6:30pm	9:30am - 2pm
Clarecastle	10am - 1pm	10am - 5pm*	Closed	10am - 5pm*	9:30am - 5pm*	Closed
Lissycasey	10am - 1pm	1:30pm - 5pm	Closed	10am - 5pm*	9:30am - 6:30pm*	Closed
Neumarket on Fergus	10am - 5pm*	Closed	10:30am - 5pm*	10am - 5pm*	9:30am-5pm*	Closed
Sixmilebridge	1pm - 5pm	1pm - 5pm	1pm - 5pm	12pm-5pm	9:30am - 6:30pm**	Closed
Shannon	10am - 5pm	10am - 5pm	10:30am - 5pm	10am - 5pm	9:30am - 6:30pm	Closed
Tulla	Closed	Closed	Closed	Closed	10am - 5pm*	Closed
Kilmihil	Closed	Closed	Closed	Closed	9:30am - 12:30pm	Closed
Kildysart	Closed	Closed	Closed	Closed	2pm - 6pm	Closed

*Closed for lunch 1:30pm-2pm

** Closed for lunch 1pm - 2pm



St. Francis Credit Union members **save even more** on car, home and pet insurance with Allianz

→ Find out more at allianz.ie/st-francis-credit-union



Allianz p.l.c. is regulated by the Central Bank of Ireland.
Standard acceptance criteria, terms & conditions apply.



**Stay Informed, follow us on
Social Media.**

