

Coming Soon

- **Sort Code**
- **Laser Payments**
- **Budget Plans**

Contact the Credit Union office for more information or log on to www.swordscu.ie.



CAR DRAW UPDATE

The format of the credit union's car draw has now changed. A cash prize alternative of €16,000 is now available to car draw winners. As a result of member feedback, the credit union has changed the car draw rules and car draw winners can choose between accepting either a Ford Focus car or a cash prize alternative of €16,000 and other car draw prizes.



Car Draw Results March/June

MARCH WINNERS

Michael Kelly was the winner of a fabulous Ford Focus car.

The cash prizes winners were as follows

€5,000 winners: Nora Murray, Carol Byrne/Thomas Collins and Alison Murphy

€1,000 winners: Una Lindsay, James Quinn, Jeannine Dagama, Keith Behan, Angela Gallagher, Denise Wilson, Danuta Pakowska and Gretta Taitt

JUNE WINNERS

David Cregan was the winner of a fabulous Ford Focus car.

The cash prizes winners were as follows

€5,000 winners: Pauline O Carolan, Paul Smith and Kevin Daly

€1,000 winners: Patricia Kealy, Noel O'Toole, Thomas McCauley, Joe Redmond, Michael Gannon, Nicola Timmons, Christopher Ennis and John Treacy.

If you subscribe or simply wish to join the credit union car draw for €1 per week simply pick up a car draw application format either CU office or online at www.swordscu.ie



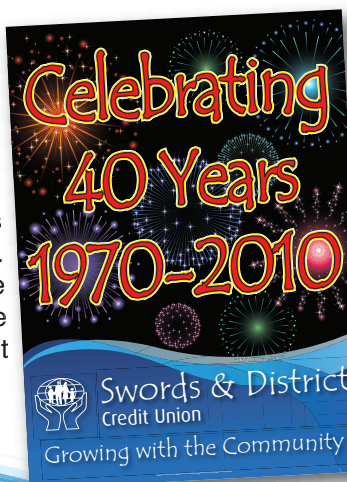
Premises Update

Car Park

As you are aware we have modified the car park to allow members some additional car parking spaces. We have also moved the disabled spot to the front of the building based on feedback from members. We would urge you all only to use the car park while on Credit Union Business as clamping is in operation.

Front Doors

The operation of the interlocking security doors is causing some disruption to members at present. We are reviewing the current operation of these Doors and will be making changes please understand that SECURITY is very important for us all.



COMMUNITY NEWS

Schools Update

We would like to thank all the teachers and parents who helped collect school savings during the year in the following schools:

- St Cronan's Junior National School, Brackenstown
- St Cronan's 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 Boroimhe, Sord
- Thornleigh Educate Together, Swords
- Holy Family Senior National School, Rivervalley

Schools Quiz

34 teams took part and the standard was very high with St Cronan's Senior National School taking first place in competition A and Holy Family National School taking first place in competition B.



Swords & District Credit Union
supporting our local Club
Special Loan Rates for Supporters Club Members
Car Loan 6.99% • Club Members Loan 7.99%

MEMBERS STATEMENTS

All members should receive an annual statement. If you have not received your statement or you have any queries? Please contact the Credit Union office or Online Access 24/7 www.swordscu.ie

New Baby Accounts

Have you opened an account for your new baby?

All accounts opened for children under 6 months of age will have an additional lodgement of €10 added to their account.

Open an account today, its never too early to start saving!!



In What year was Swords & District Credit Union Founded?

Answer:

Name:

Credit Union Account No.

Telephone No:

1st Prize €250

2nd Prize €100 • 3rd Prize €50

Terms and conditions apply: Answer the question above, enter your correct details and post or hand in the completed form to the office. Closing date: 31st July 2010. Draw open to Members only. One entry per Member. Decision of the Board of Directors shall be final as the winning entries

Competition Time



Swords & District Credit Union

Celebrating 40 Years
Serving The Community

NEWS

Summer 2010

Your Money is SAFE, SOUND & SECURE in our Hands

Credit Unions have not been immune to the current challenging economic circumstances. However, at Swords & District Credit Union we have been actively managing our financial affairs in a prudent and conservative manner to minimise exposure to our members in these difficult times. We have made significant changes to our operation with a reduction in headcount and hours and unfortunately closed our Sub Office at the Manor Mall.

The business model of credit unions is completely different to other financial institutions; credit unions fund their loan-books entirely through member savings. Your credit union remains SAFE, STRONG and SECURE.

We are working hard to continue to deliver our services to our valued members and maintain our record of service of over 40 years to you our members.

Members Benefits

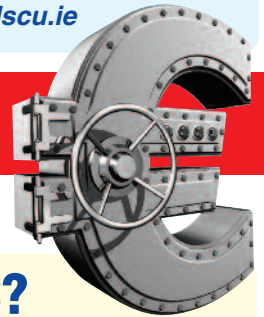
- ✓ Convenient & flexible loans at low interest rates
- ✓ Choice of Savings Accounts; deposit, short & long term share accounts
- ✓ Dividends on savings
- ✓ No transaction charges or hidden fees
- ✓ Exclusive monthly car draw for members - win a Ford Focus or one of our great Cash Prizes
- ✓ Foreign exchange
- ✓ Open Monday to Saturday & late night Friday
- ✓ School Savings Schemes
- ✓ Home and Travel Insurance packages
- ✓ Free Life Savings and Loans Protection Insurance



For more information on member services and products visit our website www.swordscu.ie

Your Money is Safe in Our Hands

SAFE • SOUND • SECURE



HAVE YOU FALLEN BEHIND ON YOUR LOAN REPAYMENTS?

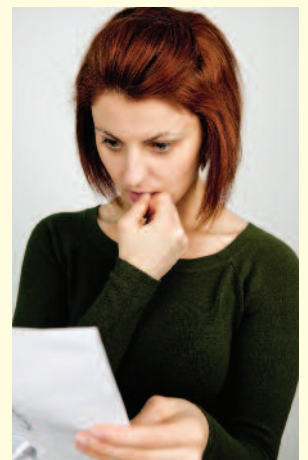
DON'T IGNORE THE PROBLEM & TALK TO US - WE CAN HELP

Members if you are experiencing financial problems or you are having difficulties in regard to your loan repayments due to your wages being reduced, your working hours being cut or you are out of work please contact the credit union as soon as possible so that we can come to some mutually acceptable agreement.

You will be guaranteed a sympathetic ear. The worst thing you can do is ignore the problem, as this could eventually lead to legal action being taken against you or affect future loan applications. Once again the credit union would urge all members not to panic or ignore your financial problems.

Our Credit Control department is here to assist you, talk to Ann Hogan (Credit Controller) at 8908481 or any member of staff at 8400002 today or email ann@swordscu.ie.

If a large part of your present income is being used to repay debt – you may need a debt management plan. If you require help in completing a budget plan or managing your debt-talk to us, We may be able to help! Call in or contact the office



Remember we can help to assist you in drawing up a Household Budget to help manage your Finances unlike some Debt Management Companies who will charge a monthly fee.



NORTH STREET, SWORDS Tel: 8400002 Fax: 8400365
e-mail: info@swordscu.ie
web: www.swordscu.ie



Phone In



Log In



Drop In