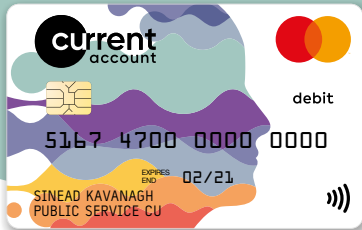


NEWSLETTER

FEBRUARY 2020



Introducing Current Account from Public Service Credit Union



Current Account Now Available

The credit union has introduced Current Account, a full-service current account separate to members' existing share, deposit and loan accounts. It features everything you would expect and more:

- Globally accepted Mastercard[®] debit card
- Use in-store, online or at ATMs
- Cashback available at participating stores
- Contactless payments
- Transparent fees
- Overdraft for unexpected expenses
- No surcharge interest on overdrafts
- Automate regular payments
- Stay in control with mobile app

It's easy to sign-up: login to your online account or call to one of the offices.

€50 will be added to the accounts of the first 200 members who open and use the accounts*

* Current Account must be used three times within the first three months. Terms & conditions apply.

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Online loan applications



With half of all credit union loan applications arriving online, it is clear that PSCU members love its ease of use. For those who have yet to try the facility, here is how it works:

- Login to your credit union online banking on your laptop or PC
- Choose Online Loan Application
- Fill in the various fields
- Attach any documents you need (e.g. payslip, bank statement)
- Sometimes it's handier to use your mobile app to upload documents
- Wait for a text telling you if your application is granted – most are!
- Credit agreements can be signed online using DocUsign – the majority of PSCU members are using this facility to draw down funds quickly.

If you don't have a PIN for online access, you can register from the website home page. Just follow the link.

As always, there is no pressure on members to use the online loan facilities – feel free to post a loan application or to call to the counter in Earlsfort Terrace or the CIE Club in Earl Place.

Are you getting the monthly ezine?



This drops into your email inbox in the early days of each month and it includes details of the monthly car draw winner. If you are not getting the monthly ezine:

- Perhaps they are going into your junk folder. Drag and drop the latest ezine from the junk folder to your inbox and it should remember for the next time.
- Perhaps your email address is out of date on the credit union records. Update your info on online banking or contact the offices.

The ezine helps you to keep up to date with the PSCU community.

New Fixed Term Deposit Accounts



Following the successful offer of three and five year accounts last summer, the credit union promised to offer further fixed term deposits in early 2020. This was partly to reflect the high level of interest last year and partly to cater for the former members of Citybus Employees' Credit Union, who joined PSCU last Autumn.

The good news is that the three and five year rates are staying the same, even though interest rates are falling generally. The two offers are as follows

3-year fixed term deposit – guaranteed fixed rate of 0.60% per annum. Maximum deposit of €50,000 per member (total subscription of €2.5M available).

5-year fixed term deposit – guaranteed fixed rate of 0.75% per annum. Maximum deposit of €50,000 per member (total subscription of €5M available).

What you need to know:

- As before, members can use existing credit union funds only (funds that have been in the credit union for at least 3 months).
- If the offer is over-subscribed, access will be given in the first instance to those members who did not place funds into the fixed term deposit accounts made available in Summer 2019. Subsequently, access will be granted to the earliest fully completed applications.
- Credit union insurance benefits continues to apply to all deposit accounts. Deposits can also be used as security for a loan.
- The closing date for fully completed applications is Friday, 28 February 2020 with a deposit start date of 4 March 2020.
- You may be asked to update your proof of ID, address or PPSN.

How to apply:

- An application form is enclosed with this mailing, for your convenience.
- Form is also available on the website (www.pscu.ie/downloads)

Terms and conditions apply.



Monthly **CAR DRAW**



Car shown is for illustrative purposes only

The membership of the monthly car draw continues to grow strongly. The draw normally takes place on the last working day of the month, if our independent observer is available. It always creates a great buzz. Remember the weekly cost is less than 64c per week and the draw operates on a not-for-profit basis. Surplus funds go towards the monster Christmas draw.

You can join the car draw by asking for an entry form at the office or by downloading the form from the web site (www.pscu.ie). Good luck!

Large loans

Does the credit union cater for the type of large home improvement loan that would add a family room to the back of a house or that might insulate a house or bring a bathroom and wiring up to date? The credit union very much welcomes all loan applications. As always, it all depends on the member's ability to repay the loan and a good credit history. Check out the loan calculator on the website home page.

CIE Club, Earl Place

A big welcome to Carol Timmins and Elizabeth Singhatey who have joined the office at the CIE Club. Elizabeth replaces Gosia Cowzer who has taken up a new role in the Earlsfort Terrace office. The office at CIE club is a valuable hub for the members working at Dublin Bus and any other members who may find the office convenient.

CONTACT US TO JOIN TODAY

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