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Left to right: N. Power (Supervisor), M. Breen (Director), D. Crotty (Supervisor), N. Crotty, T. Collins (Staff), T. Conway (Director), P. Breen (Chairman), T. Begley (Secretary), H. Wright (Staff), M. Christopher (Architect), M. Kirwan (Manager).

**Credit
Union
Guide**



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FRIDAY 7.00 P.M.-7.30 P.M.



KILL

FRIDAY 7.45 P.M.-8.15 P.M.

All facilities available in the Mary Street Branch are also available at all collection points.

The Benefits of Credit Union

One of the best and easiest ways to save is through Credit Union. Many in Ireland have found that out through their participation in their Credit Unions over the past thirty years or so, and in the process have also achieved a better way of life.

A Credit Union is a group of people who save together and lend to each other at a reasonable rate of interest. The movement is strictly non-sectarian and non-political.

Credit Unions encourage thrift by helping members save on a regular basis, thereby building up a fund for their own benefit and that of other members. The movement also helps to create a source of credit for the benefit of members at a fair and reasonable rate of interest, and encourages them to use their resources to the best advantage.

Credit Unions are also to the forefront in the promotion of the welfare of the community.

The movement is also making a major contribution in many other fields, such as training of local leaders in the management, control and administration of their own organisations, and in developing skills and attitudes for a programme of adult education in the field of consumer credit.

Any group of people sharing a common bond can form a Credit Union. Every eligible person has the right to join an existing Credit Union, and there is always a warm welcome for the new member at any branch.

Generous Dividends

Credit Union serves people in all walks of life, and all types of groups. Advice on financial matters is provided, and prompt attention is provided when one has a money problem. Generous dividends are also paid on savings.

Credit Union helps to provide the security that all need, and also helps to safeguard the future.

Borrowing? Loans have been granted for such as education, home improvements, deposits on houses, car insurance, the building of garages, consolidating debts . . . in fact for any worthwhile purpose.

The Irish League of Credit Unions, with headquarters at Rathfarnham, Dublin 14, is the central organisation, a voluntary non-profit association of Credit Unions in this country.

The tremendous development the Credit Union movement has made in Ireland from the late 'Fifties, when it got under way with just two Unions, is the best possible advertisement for the status of the organisation and the truly wonderful role that it is playing not only in saving and investments, but in the general well-being of the country as a whole.

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Annual General Meeting

Elects

- (1) Auditor
- (2) Supervisory Committee
- (3) Board of Directors

Board of Directors elect

Chairperson
Honorary Secretary
Honorary Treasurer

and appoints

Credit Committee Membership Committee
Credit Control Committee Chapter Delegates

The Annual General Meeting elects (1) + (2) + (3)

The Board of Directors elects:

- A Chairperson and Vice-Chairperson—Control of Board Meetings
- A Hon. Secretary—Notice of Meetings, Minutes, Correspondence, etc.
- A Hon. Treasurer and Asst. Treasurer—Books & Records, Assets & Liabilities
- A Credit Committee—To decide upon loan application
- A Credit Control Committee—Loan Arrears Control
- A Membership Officer—To accept new members



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Who Runs The Credit Union?

Once a year the members come together for the Annual General Meeting. They own the Credit Union, so they want to hear how it got on last year and to appoint members to run it for the coming year.

They get reports as follows:

- (1) From the Treasurer telling how their Credit Union got on financially last year and recommending the dividends to be paid on their shares—and they vote on whether to accept this.
- (2) The Auditor reads his/her report.
- (3) The Credit Committee reports in general terms on the previous years' loans.
- (4) The Supervisors report on the checks they carried out during the year to ensure that all was well.

The members then elect a minimum of 5 directors, or a maximum of 15 directors to run this Credit Union for the coming year. Each director serves for 3 years. These directors are members like themselves, but give their time voluntarily to run the Credit Union. They also elect 3 members as Supervisors to keep an eye on the running of their Credit Union—and an independent outside Auditor, who audits the accounts at the end of the year.

The members can, and should, take an active interest in ensuring that their Credit Union is run as well as possible.

A Community Affair

The Rule Book defines the objects as:

- (1) The promotion of thrift among its members by the accumulation of their savings.
- (2) The creation of sources of credit for the benefit of its members at a fair and reasonable rate of interest.
- (3) The use and control of the members' savings for their mutual benefit.
- (4) The education of the members in their economic, social and cultural well-being as members of the community.

The Credit Union is a co-operative society. It belongs to all the members. Each member has an equal say in the running of the Credit Union.

The directors and supervisors are just ordinary members who are elected by other members to run the Credit Union on their behalf. They are not paid for their services. They could best be looked upon as good neighbours.

In turn the members should save so that other members who might need to borrow could do so.

The only money the Credit Union has to loan is that saved by the members. We sometimes hear that some other Credit Unions are able to loan more money to their members than our Credit Union. If so, this is because their members save more money. The bigger the savings, the bigger the amount available to be loaned. It is much more helpful if members save steadily than if they have just a small amount in shares and then plonk down a large amount when they are about to apply for a loan, since this is not much help to their neighbour who needs a loan. And if all the members did this, then all a member could borrow would be the amount he or she had in shares. So if all members save steadily there will be more for everyone to borrow.

Life Savings Insurance

Life Savings Insurance is the life insurance cover a Credit Union provides for eligible members as an incentive to save regularly. The amount of insurance benefit a member is entitled to is in proportion to the amount of savings the member has, and benefits are payable only on the death of a member.

This ambitious and important feature of Credit Union membership was pioneered by the organisation in the first place, and is another important plus factor for the member.

Here is how the cover works:

A member receives £1 insurance for every £1 saved in Credit Union before the age of 55. Then, for ages:

- 55 to 59 years inclusive: 75p of insurance for each £1 saved;
- 60 to 64 years inclusive: 50p of insurance for each £1 saved;
- 65 to 70 years inclusive: 25p of insurance for each £1 saved.

The amount of insurance benefit depends on your age when you save the money in accordance with the above chart. Once earned, the insurance remains in force as long as you leave your savings in the Credit Union.

Credit Union also provides a Loan Protection Insurance. This covers the lives of borrowing members, and should an insured borrower die or (under most contracts) become totally and permanently disabled the insurance cover provides that the loan is paid off in full.

Credit Union also pays to this service out of its earnings, and those eligible are borrowers who are actively engaged in the usual duties of his or her livelihood and who sign to promissory note when the loan is granted. Death cover ceases at the age of 75 and disability cover at 60 years. Maximum coverage varies from Credit Union to Credit Union.



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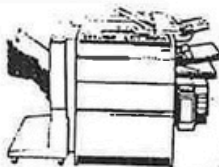
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LOAN REGULATIONS

1. Maximum Amount: IR£6,000.
2. Maximum Duration: 5 Years.
3. Loan Applications **not** accepted from Members with less than 13 weeks' Membership, except amounts not greater than Savings.
4. First Loan **may** be granted on a 2 to 1 ratio to Shares.
5. Subsequent Loans **may** be granted on a 3 to 1 ratio to Shares (subject to Rule 6).
6. A waiting period of 6 weeks will be imposed on Applicants who increase Shareholdings by lump sums to establish ratios.
7. Loan Applications from Members not honouring existing commitments will not be considered.
8. Members under 18 years of age will not be granted loans.
9. Loans are automatically covered by Life Assurance, provided the Member is in good health. This cover ceases when Member reaches 80 years of age.
10. All applications will be considered, and decided on the following basis:
 - (a) The need for the money.
 - (b) The character of the Borrower.
 - (c) The availability of cash.
 - (d) The ability to repay.
 - (e) The record of the Member.

WHY GO ON SAVING?

- (1) The basis of the Credit Union is co-operation between neighbours and the more everyone saves, the more that is available to be borrowed both by you and your neighbour.
- (2) Only that members have saved as much as they have, there would be no money available for loans—and no Credit Union! Only if members go on saving can more money be available for loans.
- (3) If you go on saving (even if it is only the odd £1) while paying off a loan, you are a richer person when the loan is repaid than when you borrowed the money and you have greater borrowing power.
- (4) Inflation reduces the value of your savings, so it is necessary to keep saving in order to keep ahead.
- (5) If you stop saving, the amount you can borrow will not increase.
- (6) The more you save, the more life assurance cover you get.
- (7) The more you save, the bigger your dividend.

For those who say that because of inflation it is not worthwhile saving: *When the rainy day comes, it is better to have a small umbrella than no umbrella at all.*

Interest on loans to members together with any earning on investments constitute the income of the Credit Union.

This income is used to meet the operating expenses and build up the reserves or capital. The remainder is returned to the members by way of dividend and or rebate of interest.

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Thrift and the Credit Union

Credit Unionism began in Germany back in the 1840s and "arrived" in Ireland in the late 1950s. Originally two Credit Unions began operation in this country, and from that small beginning the movement has gone from strength to strength.

By 1965 savings had passed the million pounds mark for the first time, and membership had reached 41,000. Since then, the rate of growth has been even more spectacular, until today Credit Union is a vital, viable and strongly supported unit in the life of the nation.

Moreover, Credit Union provides an unrivalled service to people in all walks of life and in all communities.

The movement's own central organisation is the Irish League of Credit Unions, in Dublin, a voluntary, non-profit association of Credit Unions in Ireland. It is governed by a Board of Directors elected from the membership at the annual National Convention, to which each affiliated Credit Union sends two voting delegates.

There are no salaries for Directors or Committee members. Their service to the community is given voluntary.

All shares are withdrawable. The Treasurer and all other persons handling money are bonded. All record books are examined regularly by a Supervisory Committee, which is elected by the members at the annual general meeting.

The Credit Union motto of "Not for Profit, Not for Charity, But for Service" is undoubtedly one that the movement has consistently and continues to live up to in excellent fashion.

A Credit Union illustrates, better than any other society or organization we can think of, how members of a community can help each other in a very practical manner.

There are members who save and members who borrow, and many who do both.

Credit Union needs the savers and the borrowers. The former benefit from the insurance on their savings, and from the yearly dividend; the latter benefit in having available a source of credit at a low rate of interest.

All members are encouraged to save because without savings it would not be possible to provide loans.

The savings invested in the Credit Union stay in the community and the considerable amount loaned out helps local business and by advancing the welfare of the community as a whole raises our standard of living.

More and more are learning from practical experience just how worthwhile and attractive Credit Union is in cultivating the worthwhile habit of thrift, and of the great friend and ally that the Union can prove in so many other diverse ways.

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Integrity a Key Factor

A group of people who agree to save together for the purpose of helping one another . . . that's a Credit Union. Helping one another is the important point. Members who fully appreciate this can gain much satisfaction from knowing that they are helping others.

Under the Credit Union system the integrity of the member is the key factor in the stability of the local branch and thus, in turn, of the entire movement. The rules, with a century of experience behind them, provide for strict control within the local unit of the national organisation.

Each local Credit Union manages its own affairs, but it does so to a set of rules which all Unions must obey.

A member who needs money for any provident or productive purpose may borrow from the Credit Union, rather than withdraw from savings. Savings left in the Credit Union earn interest, are insured and help to maintain the working capital.

Unless members save and continue to save regularly, the Credit Union is only another Loan Society. What must never be forgotten is that one of the primary objects of Credit Union is the promotion of thrift. The more money saved by members the more available when needed by members.

So, a member should not stop saving just because he or she has a loan. Much can be accomplished, in fact, by saving while repaying a loan.

Money can be set aside to help cope with an unexpected emergency. The regular saver continues to earn a dividend, additional insurance cover is provided on eligible savings at no extra cost, and it is also surprising how quickly savings can mount up even when repaying a loan.

Another important consideration is that this policy ensures easier borrowing should a member require a loan at a future date.

So, the moral is to keep on adding to what you have got!



Dungarvan Credit Union Ltd receives Certificate to mark 25 Years' Membership of Irish League of Credit Union. Left to right: Mary Cooney (Director), Mary Hickey (Director), Margaret Kirwan (Manger), Bernard Barry (Chairman, Chapter 10).

Angela Kearney D.S.Ch.

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Financial problems are common to us all. We meet them day in, day out, ranging from the general living expenses to trying as best we can to make provisions for such as education, illness, home improvements, holidays, the running of a family car. As prices rise, these financial considerations become more acute. Now more than ever, it pays to be a member of a Credit Union.

CREDIT UNION INTEREST TABLE

Based on the Interest Rate of 1% per month paid weekly

Principal	Interest	Principal	Interest
£	£	£	£
2.00	Nil	800.00	1.85
5.00	0.01	900.00	2.08
10.00	0.02	1,000.00	2.31
15.00	0.03	1,500.00	3.46
20.00	0.05	2,000.00	4.62
30.00	0.07	2,500.00	5.77
50.00	0.12	3,000.00	6.92
75.00	0.17	3,500.00	8.08
100.00	0.23	4,000.00	9.23
150.00	0.35	4,500.00	10.38
200.00	0.46	5,000.00	11.54
250.00	0.58	5,500.00	12.69
300.00	0.69	6,000.00	13.85
400.00	0.92	6,500.00	15.00
450.00	1.04	7,000.00	16.15
500.00	1.15	7,500.00	17.31
550.00	1.27	8,000.00	18.46
600.00	1.38	8,500.00	19.62
650.00	1.50	9,000.00	20.77
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The Irish, it would seem, are the ultimate home-owners. The number of people who currently own their own home has topped the 80% mark, which places us significantly ahead of many of our European counterparts. "Bricks and mortar" investments, which we regard so highly, have apparently proven to be one of the safest, and financially most rewarding, types of investments.

It isn't surprising then that the procedure attached to buying your own home has improved greatly over the past decade, to such a degree that people entering or 'trading-up' in the new housing market now find that the task is simpler and far more manageable.

In fact, with the help which is given out freely by some developers it's now even proving to be an increasingly enjoyable event!

To ensure that buyers get the best deal out of buying their new home it is important however that they carefully consider all the angles.

PRICE TAG

Many buyers are guided in what type of home they choose by the budget they set. It's vital to have a budget but it should only be an approximate guideline. Some times it may be better to go above one's initial figure if one finds that other factors will give long-term financial benefits, like the house's convenience of location to work and shopping will result in significantly lower transportation costs. Realising the importance of calculating the figures for prospective house-buyers, McInerney Construction have introduced a small computer which is exclusively used to calculate monthly mortgage repayments allowing for mortgage relief. This gives house-hunters a greater understanding of how much they can actually afford to pay.

QUALITY

New homes are continuously improving in standard. Most homes now come with a host of design features which were largely unheard of for many homes in the 1980s such as en-suite bedrooms, full-fitted kitchens, built-in wardrobes, generous supply of power points etc. Homes are generally wired for a telephone and cable TV is wired to each one, ready for connection.

The buyer of the '90s is far more sophisticated and discerning than his/her predecessor and for this reason it is important that developers introduce packages which are more customer-friendly. We ourselves first introduced the highly successful 'free carpets and free decoration offer' in response to such demands from the market.

The quality of the home you intend buying is the single most important factor to consider in your decision. A home must be built to the highest industry standards, that is, in line with the latest government standards of insulation, damp-proofing etc.

If the visible workmanship in a showhome you are viewing does not appear to be 'up to scratch' then it makes one wonder about the quality of the invisible components like drains. Quality, I believe, should permeate all parts of the construction process as well as the sales service areas. The design of the house itself must be of impeccable standard and the layout of the estate should be imaginatively conceived and planned to provide amenable and attractive settings in relaxing environments.

Computer Aided Design techniques are now being used to provide the very best to the consumer and landscaping consultants are commissioned to professionally enhance the beauty of developments.

The location of your new home should ideally be in an area accessible to all essential services and amenities. It's hardly a smart move to buy a house in the middle of nowhere if you find that the city is where you work, socialise, shop and generally spend most of your time.

COSTS

There are quite a few costs which are additional to the purchase price of the house, namely, the lending agency's surveyor's fee, the house insurance and the mortgage protection policy (i.e if you're not taking on endowment mortgage). If you're buying an over-grant size house you will have to pay stamp duty (something which applies to all second-hand homes). Legal fees can amount to £800 or more. We have found that providing clients with a facility whereby all the above costs are paid for makes it easier for them to reach a decision to purchase.

THE BENEFITS

The benefits of owning a new home are infinite . . . choice, quality, construction, design and landscaping to name but a few.

First-time buyers of apartments or houses will be interested to learn that they get a £2,000 grant to help them with the purchase and builders who are registered with the National House Building Guarantee Scheme will give all buyers a six-year structural guarantee. We offer a six-month maintenance free guarantee.

BUILDING VERSUS BUYING

Many people consider building their own home at some point of their life, whether it's when they are buying their first home or moving to bigger and brighter surroundings. Suffice to say that if you ever do consider building your own home you'll have to be prepared for some hard work. There are a number of pitfalls and uncertainties. You may even find it difficult to get a loan when you first try because there may be difficulty in estimating the final building cost. The major steps to consider are: identifying a site, designing a house, obtaining planning permission (outline, approval and full) and organising a builder.

Obviously if there are objectors you're in for a more difficult time.

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