

## Not a Member? No Problem!

Joining couldn't be easier. To become a member you need to either Live OR Work in the surrounding areas of Abbeyleix, Athy, Portlaoise or Stradbally. You can become a member and apply for a loan with us on the same day!

For Adults aged 16 and over, the following are required from each applicant:

### PHOTO ID

Current valid passport or driving licence

### PROOF OF ADDRESS

(Dated within the last 6 months)

Original document of household bill e.g. ESB, Phone, Gas, Bank or Building Society Statement

### PROOF OF PPSN

Please note People First Credit Union cannot accept Public Services Card as proof of PPSN Document from Revenue or the Department of Social Protection will have your PPSN

If you are employed but not living in the area, we just need a letter from your employer on company headed paper, or a payslip, clearly showing the employers address

At least €5 to activate the account.



#### ➤ PORTLAOISE

Head Office, James Fintan Lalor Avenue  
Portlaoise - Co. Laois  
R32 XE18

#### ➤ ABBEYLEIX

Credit Union House, Main Street  
Abbeyleix - Co. Laois  
R32 XHH0

#### ➤ ATHY

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

#### ➤ STRADBALLY (SUB OFFICE)

Main Street  
Stradbally - Co. Laois  
R32 V065



**Stronger  
Together**  
With you 24/7

A Helping Hand  
with Payment from  
your Credit Union.

Find out more...

☎ (057) 862 2594

@ info@peoplefirstcu.ie

🌐 www.peoplefirstcu.ie

f peoplefirstcreditunion

📷 peoplefirstcu

📢 peoplefirstcu

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### What is a Stronger Together Loan?

We have teamed up with your local retailers and service providers to offer a quick and easy way for members to pay for goods or services.

### Why is a Stronger Together Loan of benefit?

Stronger Together will help avoid high interest rate credit cards or money lenders and enable our members to avail of a much more reasonable cost of credit, while not having to wait to get the goods or services.

### How does the Stronger Together Loan work?

The customer chooses the goods or services from the partner retailer or service provider of People First Credit Union.

### What can I use Stronger Together Loan for?

We partnered up with a wide range of retailers and service providers such as:

Motorbike, Bicycle & Car Dealers,  
Bathrooms, Kitchens, Furniture, Tile Stores  
Electrical Retailers and Electricians  
Training & Education Centres  
Medical and Dentistry

### How to apply for the Stronger Together Loan?

Simple :)

Apply Online, Over the Phone or come to one of our branches. You apply for a Stronger Together Loan from People First Credit Union and we pay the retailer or service provider back on your behalf. You pay us back in easy repayment plan with no high interest or hidden costs, simply quote Stronger Together Loan.

### BORROWING AT A GLANCE

For a €500 loan over one year at an interest rate of 8.99% (9.2% APR)  
52 weekly repayments of €10 per week, the cost of the loan is €23 and total amount repayable of €523

For a €10,000 loan over three years at an interest rate of 8.99% (9.2% APR)  
156 weekly repayments of €73 per week, the cost of the loan is €1,413 and total amount repayable of €11,413

For a €15,000 loan over 5 years at an interest rate of 8.99% (9.2% APR)  
261 weekly repayments of €72 per week, the cost of the loan is €3,622 and total amount repayable of €18,622

### We make it simple!

We make it easy for you to repay your loan, over the counter, online via our website payment service, direct debit, or simply call our member service centre to make a payment.

#### TERMS AND CONDITIONS

To avail of Stronger Together with People First Credit Union, the customer must be or become a member. Stronger Together is a credit agreement between People First Credit Union and the member, there is no third party involvement with this facility. Members may be required to pay by Direct Debit. Normal lending criteria, terms and conditions apply. Consideration will be given to the member's capacity to repay and/or credit history where applicable. Loans are subject to approval.

Terms and conditions apply. 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 are regulated by the Central Bank of Ireland.

“You apply for a Stronger Together Loan from People First Credit Union and we pay the retailer or service provider back on your behalf.”

