



# Hello!

Your all you need to  
know guide to People  
First Credit Union.

[peoplefirstcu.ie](http://peoplefirstcu.ie)

# Your People First Credit Union has many benefits...

## Quality Service from local staff with No Fees

Our phone lines are open Monday to Saturday for your convenience. You do not pay a transaction fee for saving with us, or borrowing money.

## Flexible & Convenient Loans

Members can join and apply for a loan immediately with only €20 in their account.

We cater for SMEs, 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

Scan for  
Opening  
Hours



### Portlaoise

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

### Abbeyleix

Credit Union House  
Main Street  
Abbeyleix, Co Laois  
R32 XHHO

### Athy

13-14 Emily Square  
Athy  
Co Kildare  
R14 XV40

### Stradbally

Unit 2  
Stradbally  
Shopping Centre  
Stradbally  
Co Laois  
R32 V065

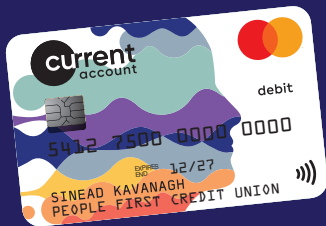
[peoplefirstcu.ie](http://peoplefirstcu.ie)

057 862 2594  
[info@peoplefirstcu.ie](mailto:info@peoplefirstcu.ie)

Scan to  
become a  
member



SCAN ME



## Current Account Debit Card with People First Credit Union



Globally  
Accepted



24 hour  
support



Easy to sign up



Online  
Shopping



Use in store,  
online or at ATMs



Contactless  
Payment



Overdraft for  
unexpected  
expenses

## Online Banking at People First Credit Union

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.peoplefirstcu.ie](http://www.peoplefirstcu.ie)



Download Our App



Complete the form and  
verify your identity



Sit back!  
We review and approve  
memberships rather quickly.

## Mobile App available for Apple and Android

Go Mobile today and manage Money on the go.  
Available on App Store & Google Play



## Foreign Exchange

Are you planning the trip of a lifetime?  
We've got you covered if you need  
foreign exchange. Order your currency  
commission-free online using our Click  
and Collect Service: [fexcocurrency.com](https://fexcocurrency.com)

## Saving Options

The best way to create a stable  
financial foundation for yourself and  
your loved ones is to save and borrow  
within sensible boundaries.

### SHARE ACCOUNT

Save any amount up to €30,000.  
Deposits can be made through your  
local branch, online or via direct debit.  
Savings can be withdrawn at any time.



# Community Funding at People First Credit Union

The community fund is an initiative designed to support projects within our common bond for social, cultural or charitable purposes. Projects reflect the ethos & values of People First and the Credit Union movement.



We are always seeking applications from community organisations in our Common Bond!



Scan the QR code or visit [peoplefirstcu.ie](https://peoplefirstcu.ie) to find out more about Community Funding

## BORROW & SAVE

When you become a member and use your account, you're facilitating the growth of our Community Fund allowance.

## WE SET ASIDE FUNDS

We allocate a percentage which is used for community initiatives and charitable causes throughout the year.

## YOUR COMMUNITY BENEFITS

You can apply for your own club funding.

## EVERYONE'S A WINNER

It goes full circle. You enjoy the great benefits of membership with us, and our community partners benefit too.

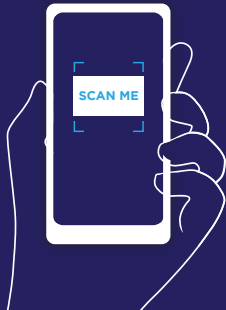
It's all about community!

# Mortgages up to €350,000

*“Unlike our experience with the bigger banks, the People First Credit Union experience was definitely more personal and we felt the credit union saw us as people and not just numbers on an application form.”*

Mortgages above €100,000 at 3.56%APR (based on €150,000 over 20 years)

Mortgages below €100,000 at 4.59% APR (based €90,000 over 20 years)



Scan to  
find out  
more



## Mortgage Home Loans with People First

Whether you're buying your first home, trading up (or down) or you're thinking about switching your mortgage, talk to our dedicated Mortgage Advisor.



### Meet our Mortgage Advisor

**Nicola Fitzpatrick**

[nicola.fitzpatrick@peoplefirstcu.ie](mailto:nicola.fitzpatrick@peoplefirstcu.ie)

Phone: 057 862 2594

Loans are subject to approval. Terms and conditions apply. People First Credit Union is regulated by the Central Bank of Ireland. APR stands for Annual Percentage Rate. Over 18's only. Loans are subject to repayment capacity & financial status.

WARNING: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future.  
WARNING: The cost of your monthly repayments may increase.  
WARNING: If you do not keep up your repayments you may lose your home.

# Volunteer with us!

**Help shape the future of your People First Credit Union by volunteering with us.**

Credit unions are run by a mixture of volunteers and paid staff. Directors are volunteers. It can also be a pathway to being nominated for Board membership.

Scan to find out about volunteering



The criteria for accepting:

- 1| Be financially sound
- 2| Be honest, ethical and act with integrity
- 3| Be competent and capable, including being able to give the necessary time commitment.

You will be involved in decision-making with team of dedicated volunteers and will be responsible for directing the affairs of a local business. The credit union provides targeted training programs that increases career prospects by adding a valuable achievement to your CV.



# JOIN OUR MEMBERS MONTHLY CASH DRAW

## MONTHLY CASH DRAW SIGN UP FORM

### Yes, please include me in the monthly cash draw

"I wish to be included in People First Credit Union's Member Confined Draw. I hereby authorise deduction of €4.33 a month (€52 per annum) from my shares, and continuing until you receive written confirmation from me to cease my deduction."

☐ I have read and agree to be bound by the Cash Draw Rules attached (Please tick)

☐ I am aware that I must have a minimum of €15.00 in uncommitted shares in my account to be entered into the draw each month (Please tick)

Name \_\_\_\_\_

Phone Number \_\_\_\_\_

Account Number \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Checked by People First Credit Union official

Please detach this page and hand it into any of our People First offices.

Scan for  
Terms &  
Conditions





Get 18% off  
your car insurance  
as a Credit Union member

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

A photograph of a diverse family of four (father, mother, and two young girls) sitting on the floor of a room filled with cardboard boxes, suggesting they are moving. The father is wearing glasses and a green jacket, the mother is wearing a blue jacket, and the girls are smiling. One girl is holding a small potted plant in a cardboard box. The background shows more boxes and a window.

**Get 13% off**  
your home insurance  
as a Credit Union member

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

A woman with long brown hair in a ponytail, wearing an orange cardigan and blue jeans, is kneeling on a wooden floor and high-fiving a golden retriever. The dog is sitting on its hind legs, looking up at the woman with its mouth open. In the background, there is a large window with a view of a city. To the left, a wooden table holds a basket of pumpkins and gourds. The overall scene is warm and domestic.

**Get 15% off**  
your pet insurance  
as a Credit Union member

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



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

**Scan the QR code to get a quote.**