



**We've a new draw  
every month so  
you've 12 chances  
of winning**

## **Being part of the community has its benefits**

You can't beat hard cash, which is why we offer our top prize of €10,000, you also have the chance of winning smaller prizes which can vary from month to month. This is not a profit draw, the more members we have in it every month the more we give back out in prizes!



**We're Stronger Together**

### **Benefits of Membership**

There are many reasons to be a member of People First Credit Union

We provide a wide range of personal loans:

- Car Loans
- Home Improvement Loans
- Back to School Loans
- Further Education Loans
- Holiday Loans

We also provide lots of other services:

- Free life savings & loan protection insurance
- Savings protection scheme
- E-savings payments
- Laser/debit card payments
- Euro drafts
- Foreign exchange
- Travel insurance
- Bill payment
- Payment protection insurance
- Annual dividend on shares
- Budget accounts

Terms and conditions apply

We look forward to seeing you soon.

**T: 057 86 22594**

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

**[info@peoplefirstcu.ie](mailto:info@peoplefirstcu.ie)**

**Find us on:**   

# WIN

ONE OF OUR  
**€15,000**  
CASH PRIZES  
EVERY MONTH



# MONTHLY CASH DRAW

## MEMBERS ONLY

Loans are subject to approval. Terms and conditions apply.  
People First Credit Union is regulated by the Central Bank of Ireland.



# WHAT WOULD YOU DO WITH €15,000 IN CASH?

**MOVE HOUSE?  
GET A NEW CAR?  
GO ON HOLIDAY?**

Here's the best bit: It's only €52 a year to enter. Where else would you get 12 chances to win one of our €15,000 cash prizes every month for only €1.00 a week? So don't delay, sign up today! This time next month you could be walking away with our top prize of €10,000 in cash!



## Cash Prizes :

- 1<sup>st</sup> Prize: €10,000
- 2<sup>nd</sup> Prize: €1,000
- 3<sup>rd</sup> Prize: €1,000
- 4<sup>th</sup> Prize: €1,000
- 5<sup>th</sup> Prize: €1,000
- 6<sup>th</sup> Prize: €500
- 7<sup>th</sup> Prize: €300
- 8<sup>th</sup> Prize: €200

## Terms & Conditions

1. To be eligible to enter the Cash Draw of People First Credit Union (PFCU), you need to be over 18 years of age and a member of PFCU. Only one entry is allowed per member.
2. Entry into the People First Credit Union Cash Draw constitutes full acceptance of all the rules pertaining to the draw as published herein or later amended.
3. Registration for membership of the Cash Draw must be completed prior to participation and no entry is valid unless full fees are paid in advance. Eligible participants will be included in each draw following deduction of their subscription immediately prior to that draw.
4. The annual cost of the draw is €52 (the equivalent of €1 per week or €4.33 per month) to be deducted from members shares. This will be deducted in line with the frequency of the draw. To enable deduction, members will need to hold a minimum of €15 in uncommitted shares in their share account. Uncommitted shares are shares that are not pledged against a borrowing within PFCU.
5. In the event of insufficient participation, the draw may be suspended or discontinued and/or alternative prizes may be given at the discretion of the Board of Directors.
6. It is intended the draw will be held on a monthly basis and conducted in public under the supervision of at least two senior staff, one of which will be a member of management. The Board reserves the right to amend the frequency of the draw in any 12 month period.
7. Once entry into the draw has been received, participants will continue to be included in the draw until such time as the Board of Directors suspends or discontinues the draw or until such time as the participant either ceases to be a member of PFCU or notifies PFCU in writing of their intention not to remain in the draw.
8. Winners will be notified in writing and/or by telephone. Entry to the draw means all participants have consented that the names of the winners are, at PFCU discretion, allowed to be posted on any media format to maximise the promotion of the draw.
9. The draw is operated as non-profit making and surplus funds will be disposed by way of additional draws held during the current financial year and or additional prizes at our AGM. All costs associated with the draw will be borne by the draw fund.
10. Final accounts at each year end will be audited by the auditor and incorporated into the consolidated accounts of the credit union.
11. The value of prizes will be at the sole discretion of the Board of Directors.
12. Directors, volunteers and staff of People First Credit Union will be eligible to partake in the draw.
13. In the event that a winning member is a person who is in arrears or default in carrying out their financial commitment or obligation to People First Credit Union, the Board of Directors reserve the right to withhold delivery of the prize until the arrears have been paid or the default rectified. This also applies to any winning member who has acted as a guarantor for any account that is in arrears or in default in carrying out any financial commitment or obligation to People First Credit Union. In such cases the winner will be notified of the outstanding amounts in writing. If within 21 days of the notification, the winner has failed to comply with the requirements of the Board of Directors in relation to the arrears/defaults, the Board of Directors may pay over to the participant the net proceeds after deducting any such arrears or paying the monies required to rectify the default.
14. All decisions of the Board of Directors relating to People First Credit Union Cash Draw and interpretation of the foregoing rules or any matter pertaining to the draw are final and not subject to appeal.

**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*)

1. Name: \_\_\_\_\_

2. Phone Number: \_\_\_\_\_

3. Account Number: \_\_\_\_\_

4. Signature: \_\_\_\_\_

5. Date: \_\_\_\_\_

Checked by Credit Union Official:

\_\_\_\_\_

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