



ARE YOU THINKING ABOUT COLLEGE THIS YEAR?

Talk to us first

We have

6

Scholarship Awards to give to six lucky members in 2024!



Education Loan
7.63% (7.9% APR)

HERE FOR YOU
AND YOURS
ALWAYS 

Did you know...

We help lots of college students every year secure an Education Loan.

Talk to us today.

EDUCATION LOAN **7.63%** (7.9% APR)

Sample Repayment Schedule

Amount	Term*	Weekly Repayment	Total Interest	Total Amount Repayable
€1,000	1 year	€19.99	€39.23	€1,039.23
€2,000	1 year	€39.97	€78.46	€2,078.46
€3,000	1 year	€59.96	€117.70	€3,117.70
€4,000	1 year	€79.94	€156.93	€4,156.93
€5,000	1 year	€99.93	€196.16	€5,196.16

Why Borrow With Us?

- There are no hidden fees or transaction charges.
- Repayments are calculated on your reducing balance, so you pay less interest with each repayment.
- Repayments are designed to be flexible and to meet your personal circumstances.
- No penalty fees are charged for early repayment of loan balances.
- In the event of your death or permanent disability, your Heritage Credit Union loan is cleared – subject to terms, conditions and eligibility criteria – at no direct cost to you.
- Your loan application will receive speedy consideration.
- Each application is treated in confidence, on its own merits.
- Friendly and professional staff will gladly assist you with any queries you may have.



**Register for
online banking
today, and avail
of our range of
online services!**



For more information visit www.heritagecu.ie, phone us at **(01) 490 0162** or call in to any of our branches in Rathfarnham Village, Capel Street, Fortfield, Harold's Cross, Manor Street, Nutgrove Shopping Centre, Rialto, Phibsboro, Thomas Street, Walkinstown or Windy Arbour.

*This rate is applicable only for approved Educational Loans which are applied for between 01/07/2024 and 31/10/2024. If you do not meet the repayments on your loan, your loan will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. Terms and Conditions apply. Full list of Terms and Conditions are available at any of our offices. Information correct as at July 2024. The Credit Union does not provide loans to members under 16 years of age (*applications may be considered from members aged 16-18 but these must have an indemnity or guarantee in place). Heritage Credit Union Limited is regulated by the Central Bank of Ireland.

We have six scholarship awards to give away in 2024. That's €1,500 per annum for up to four years, for six lucky Heritage Credit Union members. To apply, simply complete the application details and return to any of our offices. At Heritage Credit Union, our Scholarship Awards Programme is just one of the ways we support our members in achieving their goals!

APPLICATION DETAILS

Credit Union Membership Number
First Name
Surname
Current Address
Contact Number
Email Address
School Attended
Proposed Third-Level Course
College / University

Full Scholarship Terms and Conditions Are Listed Below

1. Six third level scholarships will be awarded in 2024.
2. The Scholarships are for four consecutive years, or such shorter term where the course has less than four years to run.
3. Applicants must be active members of Heritage Credit Union.
4. The six successful recipients of the 2024 Scholarship Award, will be required to contribute four hours per month as volunteers / members of Heritage Credit Union, for the duration of their award term. These activities may include front office / back office duties and / or promotional activities to support Heritage Credit Union, when it engages with the community.
5. The successful applicants will be picked by lottery.
6. The successful applicants will receive the sum of €1,500 annually in the form of two payments of €750 paid out in October and January each year.
7. Applicants may apply for the scholarship for a second or subsequent year of study, even though they may not have applied in an earlier year of the course.
8. Applicants who were unsuccessful in a previous years scholarship awards may re-apply in subsequent years.
9. Should a successful applicant fail to enter their second or third year of study, or opt out of college within 3 years, their participation in the Scholarship will terminate.
10. Written confirmation of course attendance will be required prior to any payments being made.
11. Multiple applications whether by, or on behalf of, any applicant, will result in the exclusion of ALL applications in respect of that member from the lottery process.
12. Closing date for applications is Saturday, 28th September 2024, and the lottery will be conducted within two working weeks thereafter.

DIGITAL ONBOARDING IS HERE

Digital when you want it. Human when you need it.

You can now join Heritage Credit Union from the comfort of your home. Simply download the Heritage Credit Union App from the Google Play Store or Apple Store and start your journey today.



Available to anyone who lives, works or studies within our common bond.



If you prefer, you also have the option to join in-branch.



Open your Current Account with us.
No fees for students!

www.heritagecu.ie/CurrentAccounts

2024 Third Level Scholarship Award

Supporting Members completing Third Level Qualifications, Masters or PhD



Return the form on or before Saturday 28th September 2024.

Heritage Credit Union

Tel: 01 490 0162 Email: info@heritagecu.ie Web: www.heritagecu.ie

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Rialto | Phibsboro | Thomas Street | Walkinstown | Windy Arbour

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