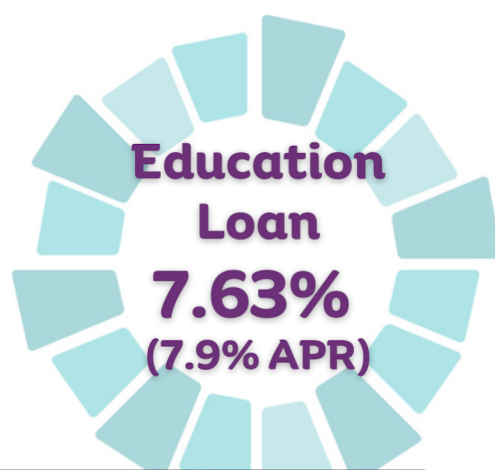


Did you know that we help lots of college students every year secure an Education Loan.

Talk to us today.



**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

\*If you require an Education Loan for a period longer than one year, please talk to any member of our staff or call us on (01) 490 0162.

**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!

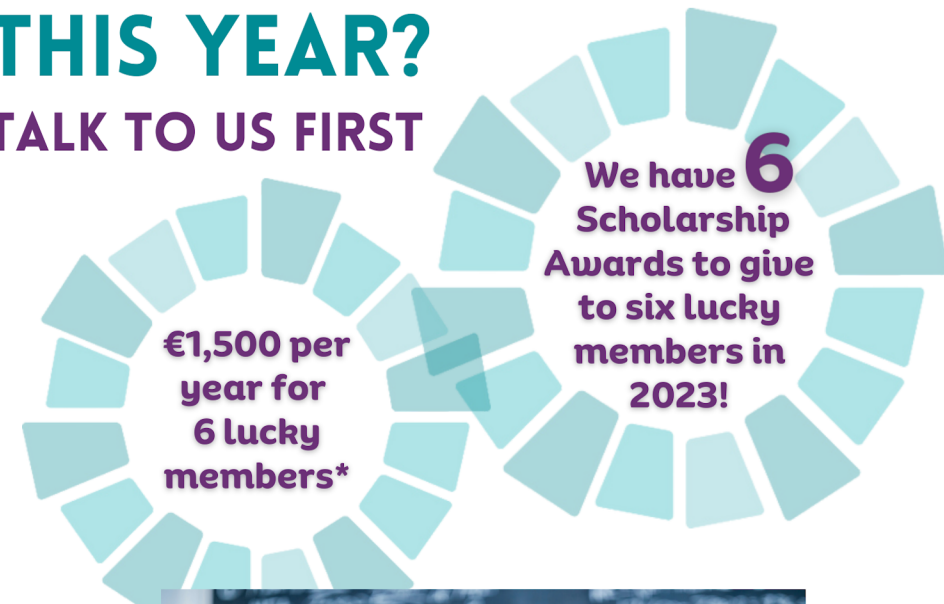


For more information visit [www.heritagecu.ie](http://www.heritagecu.ie), phone us at (01) 4900162 or call in to any of our branches in Rathfarnham Village, Capel Street, Fortfield, Harold's Cross, Manor Street, Nutgrove Shopping Centre, Rialto, Phibsboro, Thomas Street, Walkinstown or Windy Arbour.

\*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. Information correct at June 2023. Heritage Credit Union Limited is regulated by the Central Bank of Ireland.

# ARE YOU THINKING ABOUT COLLEGE THIS YEAR?

## TALK TO US FIRST



## Application Details

Credit Union Membership Number.....

First Name.....

Surname.....

Current Address.....

Contact Number.....

Email Address.....

School Attended.....

Proposed Third-Level Course.....

College / University.....



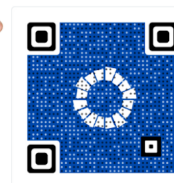
**Third level,  
Masters or PhD**

**Return this form  
on or before  
Saturday 16th  
September 2023.**

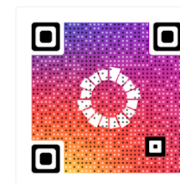
## Heritage Credit Union Limited

Credit Union House, Main Street, Rathfarnham, D14, D14NX09  
Tel: 01 490 0162 Email: [info@heritagecu.ie](mailto:info@heritagecu.ie) Web: [www.heritagecu.ie](http://www.heritagecu.ie)

Rathfarnham Village | Capel Street | Fortfield | Harold's Cross | Manor Street | Nutgrove Shopping Centre  
Rialto | Phibsboro | Thomas Street | Walkinstown | Windy Arbour



**Follow us  
on Social Media**  
for all the latest news  
and fun competitions!



## Go Green - Go Paperless

Help us to do our part in  
reducing the volume of paper  
we send to our members and  
sign up today to receive all  
E-Notices, E-Statements and  
Annual Reports on-line.



**We have six scholarship awards to give away in 2023. 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!**

### Full Scholarship Terms and Conditions Are Listed Below

1. Six third level scholarships will be awarded in 2023.
2. The Scholarships are for 4 consecutive years, or such shorter term where the course has less than 4 years to run.
3. Applicants must be active members of Heritage Credit Union.
4. The six successful recipients of the 2023 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, 16th September 2023, and the lottery will be conducted within two working weeks thereafter.