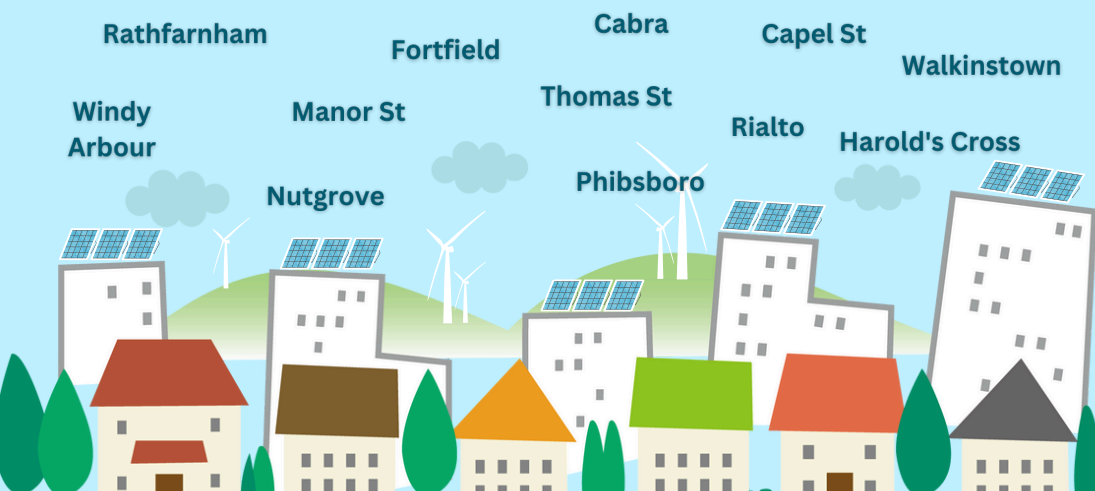




HERITAGE
CREDIT UNION

MEMBER INFORMATION

Growing together for a sustainable future



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

Heritage Credit Union Limited is regulated by the Central Bank of Ireland

Contents

WELCOME TO HERITAGE CREDIT UNION

**A non-profit community based organisation,
providing a personal accessible service for
our members day to day financial and
banking needs, with a focus on community,
environmental and social responsibility.**

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Here for you and Yours Always

Heritage Credit Union has been proudly serving our members for 60 years, and during that time, we have been committed to providing financial services with a difference.

As a member-owned credit union, we are dedicated to serving you, rather than maximising profits for shareholders. Our focus is on providing exceptional service, competitive rates, and a range of financial products to help you achieve your goals.

As the foundation of our credit union, we are committed to providing you with the highest level of service and support. This information booklet has been developed with the intention of keeping you informed about our products, policies, and procedures, ensuring that you have the knowledge to make informed decisions about your financial future.

At Heritage Credit Union, we believe that supporting our communities is an essential part of our mission, and we are dedicated to making a positive difference in the lives of those around us.

Sincerely,

A handwritten signature in black ink that reads "Alan Roche". The signature is written in a cursive, flowing style.

CEO of Heritage Credit Union

Benefits of Membership

Whether it's our full digital services such as our online-banking and mobile banking app, putting control of your finances at your fingertips, or our friendly staff, available to talk to you about your financial needs, we have you covered.

Add our competitive loan interest rates, the fact that you can apply and collect online or in person, and our commitment to supporting local community groups and events, and you can see why there's only one place to go for your financial needs.

Operated for the benefit of all our members and the wider community in which we serve

Current Accounts - Providing for all your banking needs

Flexible and competitive interest rates on loans

Savings and Fixed Term Deposit Accounts

Online Banking and Mobile Banking App

Join and apply for a loan the same day - No waiting period

Free loan insurance - Your loan dies with you

No hidden charges & No early repayment fees

Support for community groups & events

Current Accounts

Finally, a real choice

Current Account, provided by Heritage Credit Union, gives you a real choice for your day-to-day financial needs. With instant access to your money through a Debit Mastercard®, a secure app and online portal, and mobile functionality, you can pay your bills, withdraw cash and pay at point of sale, anywhere in the world.

Current Account is a full service current account. It's more local, more trustworthy, and has our commitment to a sensible approach to money. With low and transparent fees, it's more of what you would expect from your local credit union.

Features & Benefits

- Easy to sign up
- Same friendly service
- Globally accepted Debit Mastercard
- Use in-store, online & at ATMs
- Cashback available at participating retailers
- Contactless payments
- Apple Pay, Google Pay and Google Wallet
- Transparent Fees
- Overdraft for unexpected expenses
- No surcharge interest on overdrafts
- Standing Orders & Direct Debits
- Mobile App, eStatements and eFee Advices
- Secure online shopping
- 24/7 support for lost/stolen debit cards



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Fixed Term Deposits

Secure your financial future with our Fixed Rate Term Deposit Accounts

Looking for a safe and secure way to grow your savings? Look no further than Heritage Credit Union's Fixed Rate Term Deposit Accounts, available in April and September each year. Choose from our flexible one-year or two-year options, and take advantage of our very competitive interest rates that make your money work harder for you.



At Heritage Credit Union, we are dedicated to continually improving our financial offerings to meet our members' needs. With the recent reduction in ECB rates, we were excited to introduce Fixed Rate Term Deposit accounts, providing a great opportunity to optimise your savings.

Our Fixed Rate Term Deposit Accounts are designed to offer a more rewarding option for your savings. By switching to our Fixed Term Deposit, you can enjoy significantly higher returns, ensuring that your money works harder for you in these challenging times.

www.heritagecu.ie/term-deposit

Online Banking & Mobile App

Online banking with your Credit Union

Simple and secure, online banking allows you to manage your finances 24 hours a day, 7 days a week

- **Transfer money between your own Credit Union accounts**
- **Transfer money to and from external bank accounts**
- **Check your balances and view transactions**
- **Apply for a loan online**
- **View & Download E-Statements**



- **Download and upload forms**
- **Pay your bills without leaving your home**
- **Make a payment**

Register for Online Access

To Access Online Banking you must first register for access through our website.

A secure pin will be sent to you to complete the setup.

You can register at:

www.heritagecu.ie/register

Download the Mobile App

Manage your money 'on-the-go' and in a way that is convenient to you.

This facility is open to all members who have registered for Online Access. You can find links to the App on our website at:

www.heritagecu.ie/app

Green Loans

Hassle-free Green Loans That Work For You

Looking to make your home more energy-efficient or drive electric? Our **Green Loans** are designed to help you make eco-friendly choices - without the high costs.

Whether you're upgrading your heating system, investing in solar panels, or switching to an electric vehicle, we can help you finance it responsibly.



No BER Cert? No Grant Approval? No Hassle!

Now applicable for both green home improvements and the purchase of hybrid or electric vehicles, this loan is tailored to help a wider range of members to reduce their energy bills and invest in sustainability.

Flexible Terms:

Offering up to 10 years for home improvements and 7 years for green vehicle purchases, our terms are designed to fit your financial situation, subject to our lending team's discretion.

Simplified Qualifying Criteria:

- We've streamlined the process to make it easier for you to qualify:
- No need to have a BER Cert or to have grant approval.
- Invoices or quotes for renovations or purchases vary by loan amount, enhancing flexibility while ensuring loans serve green purposes.

www.heritagecu.ie/green-loan

Loans for all occasions

At Heritage Credit Union we do loans for all occasions. So whether it's a loan of €100 or €100,000, you'll receive our full attention. We're here for you and yours always.

Upgrading the Car?

Loans for new or used cars. No deposit. Flexible repayment terms. No document Fees. No penalties for early repayment and rates from 7.63% (7.9% APR)

General Home Improvements?

Flexible repayment terms. No document Fees. No penalties for early repayment and rates from 7.63% (7.9% APR)

Representative Example

Loan Amount	Loan Term	Int Rate (variable)	Monthly Repayments	Total Amount Repayable
€10,000	3 yrs (36 monthly repayments)	7.63% (7.9% APR)	€311.66	€11,219.74
€20,000	5 yrs (60 monthly repayments)	7.63% (7.9% APR)	€402.00	€24,119.74

Loans are subject to approval. 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. All information correct as at 30th June 2025.

Loan Application Process

How can I apply for a Loan?

Applying for a Loan could not be easier!

- Apply in any of our convenient branches
- Apply over the Phone - 01 4900162
- Apply online - if you are registered for Online Banking

Whether you apply online, over the phone or over the counter, you also have the option to complete the process online and have the funds transferred into the bank account of your choice, all from the comfort of your home.

To speed up your Loan Application

the following documentation is typically required:

- **Employed full or part-time:** 3 consecutive recent payslips and last 3 months (from date of application) of bank statements
- **Self Employed:** Most recent Tax Clearance Cert and Notice of Assessment, and last 3 months (from date of application) of personal and business bank statements
- **Retired:** Proof of pension (receipt or bank statement) and last 3 months (from date of application) bank statements
- **Unemployed:** Last 3 social welfare slips and last 3 months (from date of application) bank statements

NOTE: This list is a guideline only. You may be required to bring additional documentation, depending on the complexity and/or purpose of the loan.

Open Banking

Apply for a Loan – the Faster, Easier Way Now with Secure Open Banking via Plaid

What Is Open Banking?

Open Banking lets you safely share your account balance and transactions with us – no printing or emailing needed. It's backed by EU regulations (PSD2) and built with bank-level security.

Why Use It?

- Faster loan decisions
- Secure, instant sharing of bank statements
- No paperwork or waiting for statements
- You stay in control of what's shared and for how long

How It Works

1. Apply for a loan with Heritage Credit Union
2. Choose "Open Banking" when prompted
3. Connect your account securely with Plaid – it only takes a few clicks!

We receive a snapshot of your financial info to help process your loan.

Is It Secure?

Yes. Plaid is trusted and used across Europe and North America. They use bank-grade encryption and never share your info without permission.

You're In Control

- Share only the info you choose
- Consent lasts up to 90 days and can be revoked anytime
- We only use it to support your loan application

Talk to Us

Have questions? We're here to help.
Ask a member of staff about Open Banking today!

The Golden Rules to Stay Safe

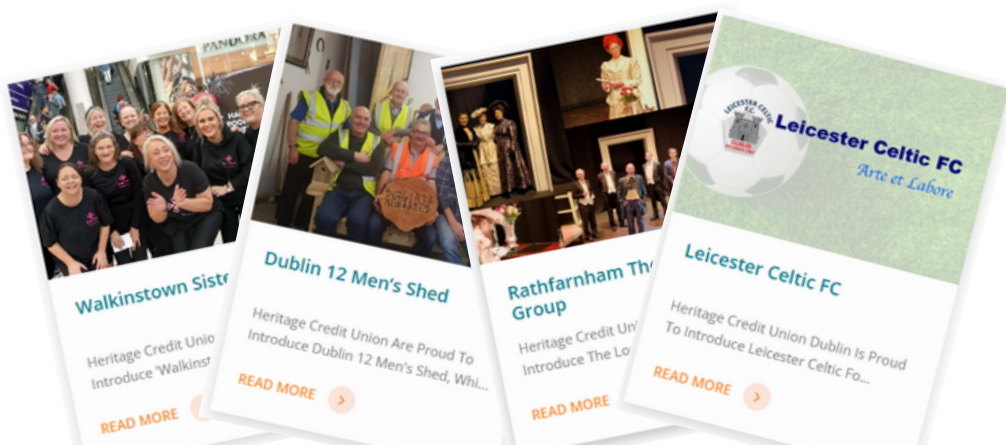
- We will **never** ask you to click on a link to update your account details
- If anyone asks you to provide them with a code that has been sent to your phone, even if they say they are from the Credit Union, it is **a scam**
- Emails or SMS/text messages claiming that your account is locked or blocked **are fake**
- **Never** click on links in SMS/text messages. SMS/Text messages can be disguised to look like they are from genuine sources, however the link will bring you to a bogus website where the scammer will look for you to voluntarily enter your personal details
- When in doubt always contact us directly
- If you think you may have inadvertently given out your personal details, contact us immediately on

01 4900162

Community Support

Here at Heritage Credit Union, we are proud to support our local community. For many years we have provided sponsorship funding to clubs, teams, groups, schools and events across our common bond. Sponsorship is a key part of our relationship with our members and our community.

Are you involved with a local community group or event? If so, let us know more. You can email us at **community@heritagecu.ie**



You can find information on the community groups, clubs and activities that Heritage Credit Union supports at **www.heritagecu.ie/community**

With Bio's and contact details for each group you may even find something to get involved with in your area.

Planning a community event in your area?

Contact us and we may be able to help spread the word with a feature on our News and Events page or in our regular Ezine to members. Email us at **community@heritagecu.ie**

Our Nomination Facility

We would like to tell you about our Nomination Facility—a simple yet powerful tool that ensures your savings are promptly transferred to your loved ones in the event of your passing.

What is the Nomination Facility?

The Nomination Facility allows you to nominate a person (or persons) of your choice to receive your property presently up to a maximum value of €27,000. Any amount in excess of €27,000 will form part of your estate, should anything happen to you. This straightforward process bypasses the potentially lengthy legal delays and ensures that your nominated beneficiary has quick access to the funds.

Why Should You Consider Making a Nomination?

- **Security and Peace of Mind:** Knowing that your savings will be efficiently handled and delivered to your loved ones.
- **Ease and Convenience:** The nomination can be completed quickly and easily at any of our branches, and it doesn't cost anything to set up.
- **Flexibility:** Your nomination is not set in stone; you can update or change it at any time to reflect your current wishes.

How Can You Avail of This Facility?

Simply visit any of our branches to fill out a Nomination Form. Our friendly staff will be happy to help you through the process and answer any questions you may have. Remember, your savings with us are about more than just money—they're about caring for the future of those you love.

Protect What Matters

Don't miss the opportunity to ensure your savings can provide immediate support to your family when they need it most. Stop by any of the Heritage Credit Union branches today or visit our website **www.heritagecu.ie/nomination** for more information on how to set up your nomination.

Member Cash Draw



IF YOU'RE NOT IN, YOU CAN'T WIN!

Minimum of 9 draws per year

First Prize of €10,000 in every draw!

Entry fee ONLY €40 per annum

Application forms are available online and in branches in January and February every year. The entry fee of €40 is taken from members accounts annually in March and at least 9 draws take place over the rest of the year.

**1st prize of €10,000, 2nd prize of €1,000
and 3rd prize of €500 in each draw.**

***Full Terms and Conditions available online.**

Scholarship

In College? or Thinking of going to College?

Talk to us about our
Third Level Scholarship Awards Programme

**We have awards of €1,500 per year, for up to 4 years
to give to six lucky qualifying members!**

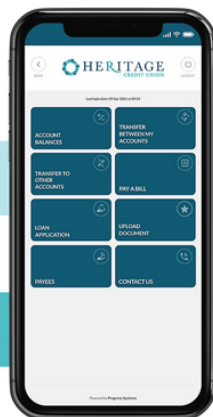


For many years, Heritage Credit Union has awarded scholarships of €1,500, per year for up to four years, to members completing a third level education course, Diploma, Degree, Masters or PhD. It could be you this year! For more information see www.heritagecu.ie/scholarship

Digital Onboarding

Join Using Your Phone

We've created an intelligent and secure method for you to become a member directly through your mobile phone. All you have to do is download our Mobile App to take full advantage of joining as you go.



Reliable Identity Check

We've created a way for you to share proof of ID with us that's both secure and reliable. As you progress with your application, you will be given an opportunity to show your ID there and then. There's no waiting around.

Start Your Journey Today

In order to start your Online Membership journey, you will need to download our Mobile App. Download today and reap the benefits of becoming a member.



App Store



GOOGLE PLAY

Heritage Credit Union Locations

Main Office

Main Street, Rathfarnham, Dublin 14, D14 NX09

Cabra

93 Annamoe Terrace, Cabra, Dublin 7, D07 DH50

Capel Street

145 Capel Street, North City, Dublin 1, D01 RR50

Fortfield

46 Fortfield Park, Terenure, Dublin 6W, D6W PD60

Harold's Cross

244/246 Harold's Cross Road, Dublin 6W, D6W F578

Manor Street

44/44a Manor Street, Dublin 7, D07 A621

Nutgrove

Unit 25, Nutgrove Shopping Centre, Dublin 14, D14 A9Y9

Phibsboro

390/392 North Circular Road, Dublin 7, D07 WD68

Rialto

566 South Circular Road, Dublin 8, D08 AE81

Thomas Street

137 Thomas Street, Dublin 8, D08 RXR0

Walkinstown

10 Walkinstown Green, Walkinstown, Dublin 12, D12 PW92

Windy Arbour

Windy Arbour, Dundrum Road, Dublin 14, D14 RY88

Opening hours may vary across offices. For up to date opening hours on all offices, please visit our website. www.heritagecu.ie

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