



Irish Life Financial Services helping Killarney Credit Union Members build better futures.

**Irish Life Financial Services** is an insurance intermediary that can review your protection, retirement, savings and investment needs.

Visit your local credit union branch or website to find out more.

Irish Life Financial Services Limited is tied to Irish Life Assurance plc for life and pensions business. Irish Life Financial Services Limited is regulated by the Central Bank of Ireland.

# Financing farmers just like you



With **over 100** credit union locations, more and more farmers are accessing Cultivate loans. You don't have to be an existing credit union member to apply for up to **€50,000 over 7 years** with no security necessary. Get in touch for a personal service and local decision making.



Invested in stock and handling facilities.  
*Conor Kennedy*



Bought new machinery.  
*Peter & Breda Keaveney*

Visit  
**killarneycu.ie**  
Phone: 064 663 1344  
#FarmerFriendlyFinance

Watch these farmers share their story at [www.Cultivate-CU.ie](http://www.Cultivate-CU.ie)

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. The cost of your repayments may increase. Credit unions in Ireland are regulated by the Central Bank of Ireland. A list of participating credit unions is available at [www.cultivate-cu.ie](http://www.cultivate-cu.ie).

## Isn't it time YOU made the switch?



- ✓ FREE Online Banking
- ✓ FREE Chip and Pin
- ✓ FREE Direct Debits
- ✓ FREE Contactless Payments
- ✓ FREE BANKING for Students and Members aged 66 and over
- ✓ First Five ATM withdrawals FREE each month
- ✓ Contactless payments up to €50
- ✓ Low Monthly Maintenance Fee



Switching to us has never been easier.  
We make it simple for you.



Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. This card is issued by Transact Payments Limited pursuant to licence by Mastercard International. Killarney Credit Union Limited is regulated by the Central Bank of Ireland.



**Killarney Kenmare Cahersiveen creditunion**

064 663 1344  
[killarneycu.ie](http://killarneycu.ie)  
[info@killarneycu.ie](mailto:info@killarneycu.ie)  
Drop into your local branch



## Care for what matters



And because you're a member of Killarney Credit Union, avail of...

Up to **10% discount** on your car insurance (with a €350 own-car damage excess and minimum premium of €333 applies)

**FREE car rescue** when you buy an AXA car insurance policy

Up to **10% home insurance discount** (if we insure your vehicle, minimum premium of €158 applies)

Drop into your local AXA Branch, 6 Denny Street, Tralee, email [axa.tralee@axa.ie](mailto:axa.tralee@axa.ie) or ring us on 0818 336 339

Discounts may be amended or withdrawn by AXA at any time. Discounts are applied on a reducing premium balance basis. Credit Union membership discount cannot be used with other offers. Terms and conditions apply. AXA Insurance dac is regulated by the Central Bank of Ireland. 11/21 OMC1929849 v1



**GO GREEN**  
Help us to go paperless

We all have a huge responsibility to reduce our carbon footprint and help the environment. We want to reduce our paper usage into the future and YOU can help. It's Simple!

Just visit [killarneycu.ie](http://killarneycu.ie) and "Register for Online Banking to sign up for e-statements."

# IMAGINE A WARMER GREENER HOME



Support from start to finish for all your  
home energy efficiency improvements

Grants of up to **40%\***  
available for eligible work

Loans from as low as **4.9% APR\*\***

Get a quick quote today at  
**cugreenerhomes.ie**

**enÉrgia**

**House  
2Home**  
Saving Energy Saves Money!

 **Killarney  
Kenmare  
Cahersiveen**  
creditunion

\*Grants of up to 35% from the Sustainable Energy Authority of Ireland for deep retrofit works on homes built pre-2006. In addition, Energia will provide additional supports of up to 5%. Terms, conditions and eligibility criteria apply.

\*\*Applies to approved retrofit work which results in the home achieving a Building Energy Rating (BER) of A3 or better. A €30,000 home improvement loan over 10 years at a 4.79% variable interest rate (4.9% APR) has 120 monthly repayments of €315.13. The total amount repayable is €37,815.

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. Killarney Credit Union Limited is regulated by the Central Bank of Ireland.