# Killarney Kenmare Cahersiveen credit**union**

### AGM Newsletter Winter

2022

#### **Chairpersons Address**

Welcome to Killarney Credit Union Newsletter for Winter 2022. To begin I would like to introduce myself - My name

is Joy Clifford-Vaughan and I was elected as the Chairperson of Killarney Credit Union in December 2021. My first year as Chairperson has presented challenges as well as great innovation in new products and development. Whilst the effects of the pandemic are not entirely gone new challenges have presented themselves. Record high inflation, the cost of living and the green agenda are factors effecting most households, and are areas Killarney Credit Union must be cognisant of in our development and delivery of service.

This year we lent €19.5 million to our members. Loans are the heartbeat of the credit union and the money that is borrowed from the credit union is vital to the towns, villages and businesses of our common bond. As always we urge and encourage our members and their families to think about the credit union for all their borrowing needs.

Along with the growth of our loan book there has also been many other highlights to the last 12 months. More and more people switched to our current account. We are heartened to see

the appetite and growth of our current account product. We are now also in a position to offer current accounts to anyone over 12 years of age. This is another huge milestone in the provision of services across all the ages and in particular our teenage and student members.

#### We are committed to supporting the communities where we live and work and improve their financial wellbeing, 77

Due to demand and price increases across the construction sector, we increased our Home Improvement Loan product ceiling to €80,000. In September we introduced a very competitive Green Loan to our suite of loan products. This Green loan is one of the most competitive offerings in the market and is already gaining interest and use. We also enhanced our Community Loan product and we will be communicating these improvements in the new vear.

Killarney Credit Union donated over €34,000 to various local clubs, organisations, community initiatives and schools in the last year. We take great pride in supporting local initiatives and value the support we receive in return.

Credit Unions in Ireland won the Cxi award for Customer Service for a record 8th year in a row. This accolade is an endorsement of the sentiment credit unions hold in the population as a whole.

Part of the ambition of Killarney Credit Union is to be our members first choice for all their personal financial needs. To this end we are currently preparing and finalising our strategic plan for the coming three years. We are committed to supporting the communities where we live and work and improve their financial wellbeing. Part of our plan going forward is greater responsibility to Environmental, Social and Governance issues and creating greater awareness to our commitments to diversity and inclusion. We are committed to being a protector of and a champion for our environment. The spirit of sustainability will permeate every aspect of our organisation going forward.

Of paramount importance to us is to ensure our community knows that we are open for business to everyone in our common bond. We would like to extend a warm welcome to all our new neighbours who have found refuge here from other countries. We trust you will make a happy and safe home here. Tá fáilte romhaibh go léir.

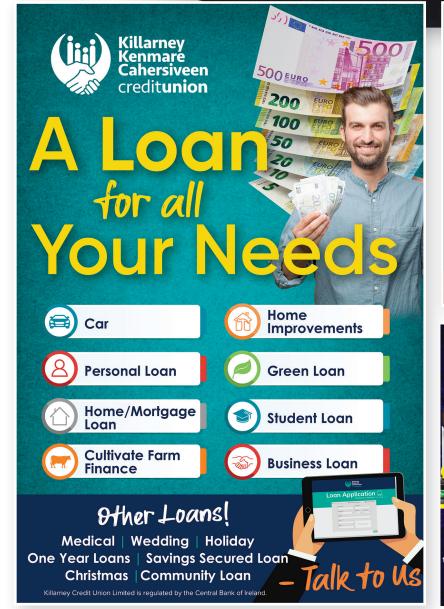
In conclusion I would like to thank all our members for your continued support, business & loyalty throughout 2022 and we look forward to continued service through 2023.

Wishing you a peaceful and Happy Christmas. Joy Clifford-Vaughan Chairperson



This year we donated €34,000 to local charities, clubs, organisations and schools.

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## IMAGINE...

a financial provider that cares about you





Spend Local, Borrow Local





### This year YOU Our Members Borrowed €19.5 million

This money was injected into the local economies in Killarney, Kenmare and Cahersiveen. We truly value your business. Spend Local, Borrow Local.

#### DID ? YOU KNOW

### GET ONLINE BANKING

You can access your Account online...

Get a Loan Online....

Get a Credit Union Current Account online...

current

Why not pay your Home Heating Oil

## Easy Instalments that suit you?

WE ARE FINANCE PARTNER TO 6 DIFFERENT OIL COMPANIES, BASED IN AND DISTRIBUTING WITHIN KILLARNEY, KENMARE AND CAHERSIVEEN AREAS. CONTACT US FOR MORE INFORMATION.



Our July 2022 Car Draw Winner was Eileen O'Connell from Aghadoe, Killarney.



Our January 2022 Car Draw Winner was Bernadette Murphy from Valentia.



|   |                   | Killarney<br>Kenmare<br>Cahersiveen<br>credit <b>union</b> | adan (m. 1997)<br>1995<br>1997<br>1997 |
|---|-------------------|--|--|
|   | hristr            | ias Hov  | irs                                    |
|   | BEECH ROAD        | KENMARE  | CAHERSIVEEN                            |
| Friday 23rd                                       | 10.00a.m 4.00p.m. | 10.30 a.m. – 3.30p.m.                                      | 10.00a.m 4.00p.m.                      |
| Saturday 24th                                     | CLOSED            | CLOSED   | CLOSED                                 |
| Monday 26th                                       | CLOSED            | CLOSED   | CLOSED                                 |
| Tuesday 27th                                      | CLOSED            | CLOSED   | CLOSED                                 |
| Wednesday 28th                                    | CLOSED            | CLOSED   | CLOSED                                 |
| Thursday 29th                                     | 10.00a.m 4.00p.m. | 10.30 a.m. – 3.30p.m.                                      | 10.00a.m 4.00p.m.                      |
| Friday 30th                                       | 10.00a.m 4.00p.m. | 10.30 a.m. – 3.30p.m.                                      | 10.00a.m 4.00p.m.                      |
| Saturday 31st                                     | 10.00a.m 2.00p.m. | CLOSED   | CLOSED                                 |
| Monday 2nd  | CLOSED            | CLOSED   | CLOSED                                 |
| Business as normal from Tuesday 3rd, January 2023 |                   |  |  |

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### **GET IN TOUCH TODAY**



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Killarney Kenmare Cahersiveen creditunion

Killarney Credit Union Limited is regulated by the Central Bank of Ireland. 🐵 У f 🗅 🖿