



Cultivate

Local Farm Finance



FARM LOANS FOR YOU

Credit Unions supporting local farmers

Talk to your local Credit Union today or visit
www.cultivate-cu.ie



In Kerry
Cara
Killarney
Listowel



In Cork
Ballincollig
Bantry
Kanturk





Cultivate
Local Farm Finance

Future Proofing Your Farm Has Never Been Easier

with a Quick and Easy Credit Union Loan

APPLY TODAY



www.cultivate-cu.ie



What is Cultivate?

Farm Finance Made Easy

Cultivate is a collaboration of **Credit Unions** to provide quick and easy access to farm finance. Beginning in Co. Galway in 2017, Cultivate is now offered by 26 credit unions throughout Ireland. It provides short to medium term loans designed to meet the needs of the farming community.

Kerry-Cork Credit Unions Cultivate Group



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Why Choose Cultivate?



Quick and easy loan application process

Loan repayments scheduled to suit your needs

- ✓ **No fees**
- ✓ **No gimmicks**
- ✓ **No hidden charges**

Loan protection insurance provided at no extra cost

Competitive interest rate



Whether you're looking to invest in new machinery, upgrade your tractor, purchase livestock or just looking for some breathing space between seasons...

Cultivate is for you.



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How Do I Apply for Cultivate?

The Better Way to Borrow

If you are already a member of a participating **Credit Union** simply call in today to talk to a member of staff about Cultivate.

Your **Credit Union** will walk you through the application process step by step and provide you with all the help you need.

Cultivate is available in the following **Credit Unions:**



*Not a **Credit Union** member? **No problem.***
Drop into your local **Credit Union** and **join today.**



You are eligible for borrowing immediately! *

* Subject to individual Credit Union lending policies.

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Apply Today



Drop into your local participating **Credit Union** today and talk to a member of our team. We'll take care of the rest.



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How Much Can I Borrow?

Maximum loan

Borrow up to
€50,000


over 7 years

Cost of loan

6.55% (6.75% APR)
Variable

Representative example as at 1 March 2019

LOAN AMOUNT	TERM	60 MONTHLY PAYMENTS	TOTAL AMOUNT PAYABLE
€15,000	5 YEARS	€293.92	€17,633.97

Flexible repayment plan



for making larger
repayments



to reduce the term
and cost of the loan

**Weekly, monthly, quarterly, half yearly or annual
repayment schedules available to suit your needs.**

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. Credit unions in the Republic of Ireland are regulated by the Central Bank of Ireland.

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Whatever Your Needs



Cultivate
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Cultivate is a financial package designed for you

Whatever your needs

Invest in
new or
second-hand
machinery

Upgrade your
buildings and
facilities

Purchase
additional
livestock

Increase
working
capital

Injection of
cashflow

Credit Unions supporting local farmers



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What Do I Do Next?

Already a member?



In person:

Call into your local Credit Union today.



By phone:

Call your local Credit Union today and talk to one of our dedicated Cultivate loans staff.



Online:

Check out your local Credit Union's website or visit www.cultivate-cu.ie today.

Not a member yet? Join today.

Documentation you'll need: *

Photo ID:

Current passport or driving licence

Proof of address:

Utility bill or bank statement dated within the last six months

Proof of PPSN:

Payslip or Revenue correspondence

* Subject to individual Credit Union membership criteria.



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Talk to us today

CORK CREDIT UNIONS

BALLINCOLLIG Credit Union Limited

Credit Union House, Harrington Street,
Ballincollig, Co. Cork, P31 PW24.

t: (021) 487 2305

e: info@bcu.ie

BANTRY Credit Union Limited

Bantry - Wolfe Tone Square, Bantry,
Co. Cork, P75 YK44.

t: (027) 50535

e: info@bantrycu.ie

Castletownbere - Main Street,
Castletownbere, Co. Cork, P75 P867.

t: (027) 70633

e: info@bantrycu.ie

KANTURK Credit Union Limited

Credit Union House, Strand Street,
Kanturk, Co. Cork, P51 H993.

t: (029) 50276

e: info@kanturkcu.ie

KERRY CREDIT UNIONS

CARA Credit Union Limited

Tralee - 45-47 Ashe Street,
Tralee, Co. Kerry, V92 XY06.

Castleisland - 67 Main Street,
Castleisland, Co. Kerry, V92 F981.

Killorglin - Mill Road, Killorglin,
Co. Kerry, V93 TP65.

t: (066) 712 2373

e: info@caracreditunion.ie

KILLARNEY Credit Union Limited

Killarney - Beech Road, Killarney,
Co. Kerry, V93 XR5V.

Killarney - Park Road, Killarney,
Co. Kerry, V93 CVF9.

Kenmare - Killarney Road, Kenmare,
Co. Kerry, V93 NN73.

Cahersiveen - 1-3 O Connell Street,
Cahersiveen, Co. Kerry, V23 HF77.

t: (064) 663 1344

e: info@killarneycu.ie

LISTOWEL Credit Union Limited

Listowel - 90 Church Street,
Listowel, Co. Kerry, V31 YY17.

t: (068) 21938

e: info@listowelcu.ie

Ballybunion - Main Street,
Ballybunion, Co. Kerry, V31 YX57.

t: (068) 27685

e: info@listowelcu.ie



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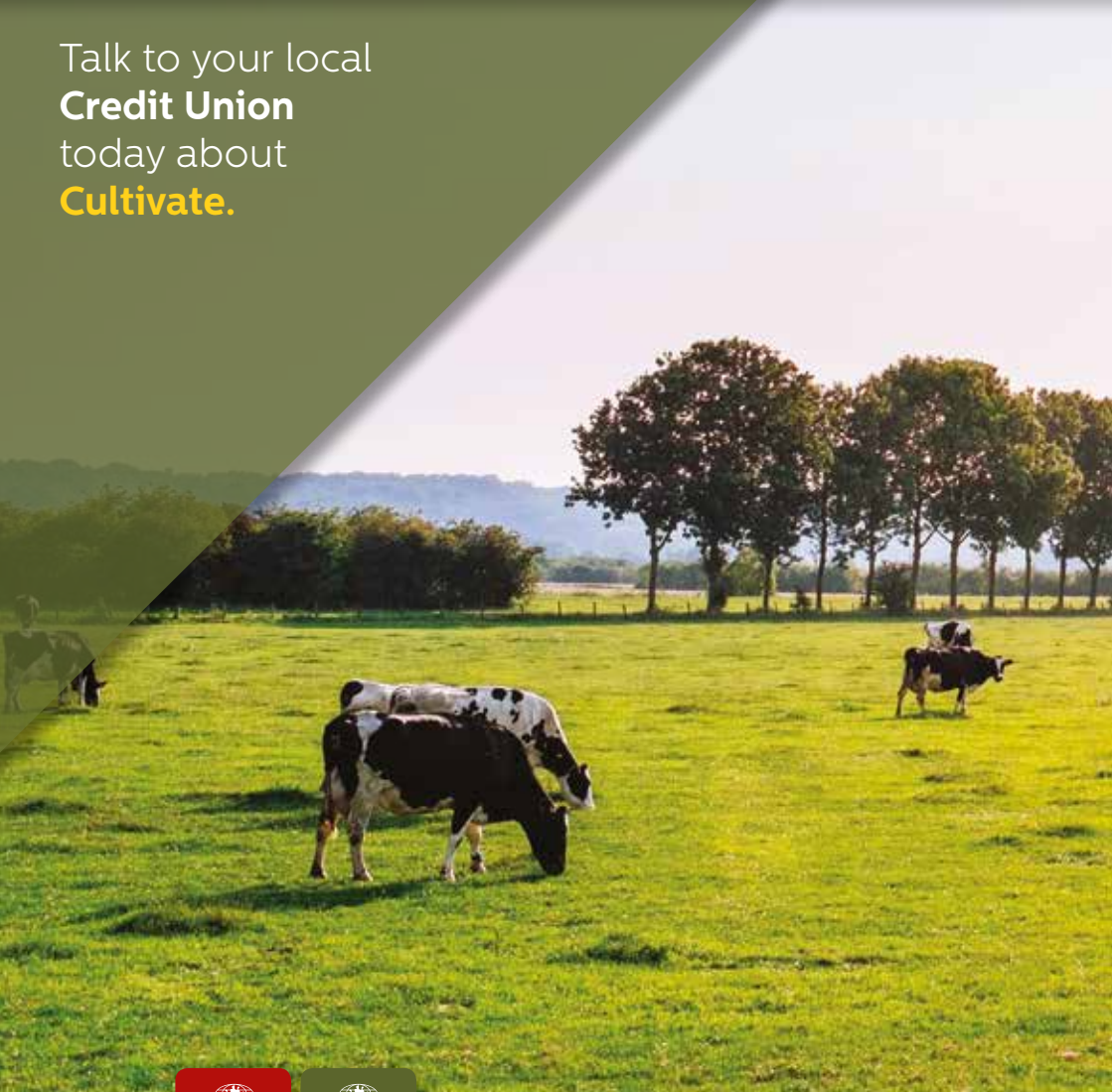


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