

- Photo ID and Proof of Address for Parent / Guardian
 - As part of current legislation, the credit union must identify the child's parent/ guardian and the account should not be activated until the relevant parties have been suitable identified.

For more information please refer to the "Information on Children's Account" leaflet.

How can I open a group/club/society account?

You will need a properly authorised mandate/resolution seeking an application for membership, and giving details of who is authorised / designated to sign on the account being opened. There has to be a minimum of 2 signatories on these types of accounts.

- Application form for membership to be completed by the authorised /designated signatories with confirmation of signatures for withdrawals to be completed. Copy of the mandate/resolution to be attached to application form. Details of the authorised signatories positions in the Group/Society and their signatures to be completed.
- State the purpose of the group/club/society.
- ID required for each signatory.
- Photo ID (Passport/Drivers Licence) and proof of address (*Bank Statement/Utility Bill/Revenue letter dated in past 3 months*) required for each signatory.

How can I complete a nomination form?

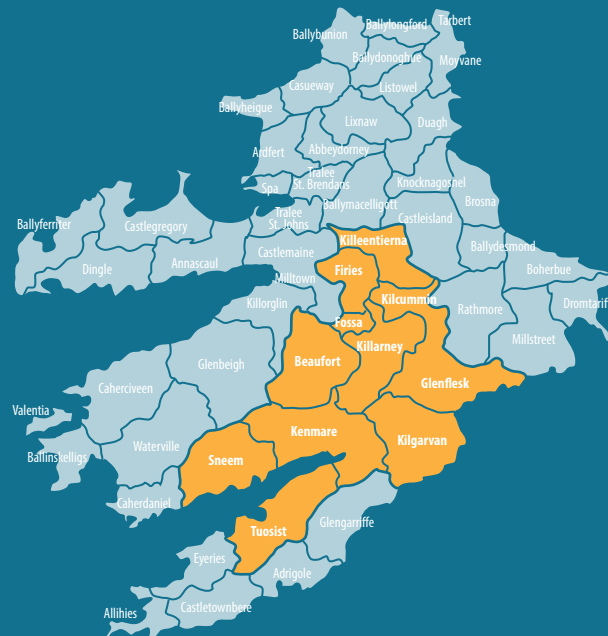
Nominations allow members to specify a person or persons to whom they wish to leave their assets in the Credit Union (*including Insurance*) on their death. Under law, a nomination is treated separately from a person's will or their estate, up to a limit of €23,000. When you complete a membership application form, we would encourage you to complete the nomination form as well at this stage. This form will then be kept on file in the credit union; you can change the nominee at any stage by completing a new nomination form.

How can I save regularly with the credit union?

You can easily transfer funds from your banks' current account to your credit union account using your Credit Union account identifier IBAN/BIC. These are listed on all credit union transactions. You can transfer pensions, social welfare payment into your Credit Union account also.



Our Common Bond



Parishes of Killarney, Fossa, Kilcummin, Glenflesk, Beaufort, Kilgarvan, Kenmare, Sneem, Killeentierna, Tuosist, and Feries.



Beech Road
Killarney
064 663 1344

Park Road
Killarney
064 663 7800

Killarney Road
Kenmare
064 664 2111

info@killarneycu.ie
www.killarneycu.ie



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

APRIL 2017 (V2.0)

Membership Guide



WHERE MEMBERS MATTER MOST



Who can join Killarney Credit Union?

You need to meet the eligibility criteria of the Common Bond as agreed by the Registrar of Credit Unions in 2008.

The common bond of Killarney Credit Union consists of those **persons living or working in** the Killarney District as bounded by parishes of Killarney, Fossa, Kilcummin, Glenflesk, Beaufort, Kilgarvan, Kenmare, Sneem, Killeentierna, Tuosist and Furies. *(see map on back cover)*

Why become a member of Killarney Credit Union?

Killarney Credit Union was formed in 1970 and has many years' experience serving the needs of its members and their families in South Kerry. We can offer a range of membership options including standard, joint, new born, juvenile and group/club/society accounts.

Killarney Credit Union is a well-established and highly regarded credit union, which is affiliated to the Irish League of Credit Unions. As a member of the credit union, you are not just another customer but an active member of a highly successful financial co-operative. You have a share in the ownership of the Credit Union and a democratic say in the operation of the Credit Union.

What are the benefits of joining Killarney Credit Union?

- We offer a wide variety of financial services to our members.
- Killarney Credit Union is your credit union, owned by you the members and decisions are made by elected members who volunteer on the board of directors.
- There are no fees or transaction charges in using the services of the credit union.
- We offer a variety of product discounts for members of the credit union.
- We offer a range of competitive loan rates.
- We have 3 branches locally and are open when you need us.
- You may receive a competitive yearly dividend on member's shares.
- You can pay into your savings or pay off your loan by standing order or salary deduction without calling in.
- We offer Loan Protection and Life Savings Insurance at no direct cost to eligible members
- Members have full online banking services.

What services can Killarney Credit Union offer?

Savings	Loans	Transaction Services	Insurance Services	Additional
Share Accounts	Personal Loans	Standing Orders	Life Savings Insurance	Foreign Exchange
Children's Accounts	Car Loans	Payroll Deductions	Death Benefit Insurance	Foreign Drafts
New Born Accounts	Home Improvement Loans	Debit card payments	Repayment Protection Insurance	Mobile Phone Top Ups
School Savings Scheme	Education Loans	Online Banking	Cover U Travel Insurance home, car, travel *member discounts 1890-410410	One for All Gift Cards
Club / Societies / Group Accounts	Share Secured Secure Loans		Axa Car/Home Insurance* 10% discount 1890-3360339	Bill Payment
Joint Accounts	One year Loans		VHI Health Insurance* Member discounts for KCU group scheme * 1850-211 558	Financial Advice and Budgeting - MABS
	Bills Loans			Gift Cheques
	Home Loans			Quick Lodge Services
	Bridging Loans			Members Draw
	Business Loans			

* Members contact company directly

What do I need to join?

You will require:

Evidence of Photo ID: *(Original Copies)*

- Current Valid Passport • Current Valid Driver's License

Evidence of Address:

- Original Recent Household Bill *(within 3 months)*
- Bank Statement *(within 3 months)*

Evidence of Tax Identification *(Original Copies)*

- Current copy of Tax Credit Cert/Official Revenue Document
- Public Services Card
- European Health Insurance Card
- Drugs Payment Scheme Card

You need to present 3 forms of identification to join and a joining fee of €0.65 is needed to open the account. €6.35 is required to keep the account activated.

How can I open a standard account?

In Person: Visit the Killarney Credit Union offices and you can complete the application form, provided you supply the necessary documentation required.

What is needed to open a Credit Union Account for a person under 16 years of age?

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010/2013, we are required to confirm the following information when a child wants to open an account.

- Name of Child – Passport or Birth Certificate;
- Permanent Irish Address of the child – parent's utility bill, bank statement less than 3 months old;
- The PPSN of the Child – Letter from Social Welfare.