



## TULLAMORE CREDIT UNION

### OPENING HOURS

MON	10am–5pm
TUES	10am–5pm
WED	10.30am–5pm
THUR	10am–5pm
FRI	10am–7pm
SAT	10am–5pm

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Tullamore  
Credit Union Ltd.



# SAFE AND SOUND

Despite media commentary, the vast majority of Credit Unions in Ireland are strong and healthy and operate a successful business model. Tullamore Credit Union is one of the largest and strongest Credit Unions in Ireland and members' savings are safe and sound for the reasons outlined below:

#### 1. Strong Financial Numbers

■ Total Assets	€200 million
■ Solid Investments	€122 million
■ Solid Loan Book	€65 million

#### 2. Strong Reserves & Provisions

■ Reserves	€27 million
■ Provisions	€7million
■ Total	€34 million

#### 3. Strong Liquidity & Funds

■ Funds	€34 million
■ Liquidity Rate	27%
■ Deposit based & fully guaranteed by Irish & EU law	

#### 4. Strong Solvency

■ Total Assets	€200 million
■ Total Liabilities	€166 million
■ Net Worth	€27 million
■ Solvency Ratio	120%

#### 5. Excellent Track Record

- In business 49 years
- Solid growth patterns over the years
- Risk Exposure managed well
- Insurance cover in place (e.g.bond)
- Prudent management of resources

#### 6. Highly Regulated and Accountable

- Financial Regulator (Visits & Qtr Returns)
- External Audit-twice a year
- External Audit-Supervisory Committee
- Internal Supervisory Work
- Stat A/C's –Annual returns filed
- Annual Report/AGM-each member
- Regulated under 1997 Credit Union Act

#### 7. No Exposure to high risk

- No Borrowings from other Banks/ Institutions
- No exposure to Property Development Markets
- Government Guarantee on savings €100k per person
- Low Risk Co-Operative Operating Model

**Turn to Page 5 for the latest CAR DRAW RESULTS!**

# COMMUNITY SUPPORT FUND



Tullamore Credit Union's Community Support Fund Presentation took place in the credit union office on Friday 15th April. A presentation was made to each of the following groups by Credit Union Vice-Chairperson Breda Flynn:

Ballykilmurray Community Centre  
Cappincur GAA

Colaiste Choilm Kearney Awards  
Grand Canal Anglers  
Offaly School of Special Education  
Offaly Scouts  
O'Molloy St Residents Association  
St Vincent De Paul  
The Muiriosa Foundation  
The Youth Centre  
Tullamore Boxing Club

Tullamore GAA  
Tullamore Golf Club  
Tullamore Social Services  
Tullamore Special Olympics  
Tullamore Town Band  
Tullamore Town Football Club

The fund will be open for applications in early 2012.



Ballykilmurray  
Community Centre



Cappincur GAA



Colaiste Choilm



Grand Canal Anglers



Offaly Scouts



Offaly School of Special Education



O'Molloy St Residents  
Association



St Vincent De Paul



Tullamore GAA



The Muiriosa Foundation



The Youth Centre



Tullamore Boxing Club



Ballykilmurray  
Community Centre



Tullamore  
Social Services



Tullamore Special Olympics



Tullamore Town Band



Tullamore Town  
Football Club

## FREQUENTLY ASKED QUESTIONS

### Q When is a good time to call to the office?

If you have been delayed in the queue recently, it may interest you to know recent figures have shown us that the two quietest times in our office are currently from 2.30 to 5pm on Mondays and Tuesdays.

### Q Do you accept laser cards?

Later this year, we will be introducing a counter that accepts laser card payments. Keep an eye out in the office as it will be signposted once available

# CREDIT UNION COVERS ALL YOUR TRAVEL NEEDS

We provide holiday loans and foreign currencies, but did you know the Credit Union also offers a comprehensive travel insurance policy to members?

This annual cover is provided by Kennco and has great coverage.

## Key Features

- Option for Europe only or Worldwide annual multi-trip cover
- Individual, Couple or Family cover options
- Medical & emergency Expenses €6.4 million per insured person
- 365 day 24 Hour Bi-lingual Medical Assistance in case of any medical emergencies
- Family Cover– Includes the insured person and spouse (partner) plus all of their unmarried dependent children aged under 19 or under 23 if still in full time education. All children to be resident in the same dwelling as parent (s)
- Winter Sports & Scuba diving automatically included at no additional fee
- Covers trips up to 60 days duration
- Covers trips within Ireland with at least 2 nights pre booked accommodation
- Covers non-manual business trips  
(Terms and conditions will apply)

## Premiums

Members Up To And Including 69 Years Of Age

Geographical Limit	Worldwide	Europe
Individual	€59	€54
Couple	€85	€79
Family	€85	€79

Members 70 to 79 Years Of Age

Geographical Limit	Worldwide	Europe
Individual	€118	€108
Couple	€170	€158
Family	€170	€158

\*(Members aged 80 or over must be referred to Underwriters for consideration)

## Discounts for Private Health Care Insurance Policyholders

Kennco has recently introduced some discounts. If you have a Private Health Care insurance policy in force you may benefit from a discounted annual travel insurance policy. Provided the policy covers you for either Hospital In-Patient treatment overseas or emergency local treatment overseas and repatriation to the Republic Of Ireland up to €55,000, then you are entitled to a discount rate as below:

Members Up To And Including 69 Years Of Age

Geographical Limit	Worldwide	Europe
Individual	€41	€38
Couple	€59	€55
Family	€59	€55

Members 70 to 79 Years Of Age

Geographical Limit	Worldwide	Europe
Individual	€83	€76
Couple	€119	€111
Family	€119	€111

To complete a Travel Insurance application or for more information, please call to the office. Your travel insurance policy, emergency contact numbers plus a full list of coverage will be issued to you.

Now all you have to do is have a safe and happy trip...Bon Voyage!



# MONEY MATTERS

By Manager Dennis Daly

## SENIOR SPECIAL – FEELING SAFE IN YOUR OWN HOME

More and more of our senior members are expressing concerns about safety in the home. Crime is on the rise but studies have shown that the elderly are no more at risk from crime than any other section of society. But if you feel vulnerable, follow these top tips to keep safe.

1. Don't keep large amounts of money in your home. Keep it in your credit union account where it is much safer
2. Get to know your neighbours, as it will be helpful to both of you if you get to know each other's routines. Why not join or set up a local neighbourhood watch?
3. Make sure you have good exterior lighting on your home. Call the council and let them know if streetlights have burnt out on your road.
4. It is especially important not to let strangers into your home. Fit a door chain and viewer, and remember:
  - Never give out personal details such as credit card information to strangers who come to your door or call you
  - Never let a maintenance or service man who turned up unexpectedly at your door into your home
  - Always check ID of maintenance men that you are expecting. You can check these details with their employer before you let them in. Some may use a pre-arranged password system to protect vulnerable people but if you are ever

in doubt – ask them to come back when someone else is with you.

### Have you heard of the Seniors Alert Scheme?

This scheme provides grant support for the supply of equipment to enable older people without sufficient means to continue to live securely in their homes. The scheme, which is run by the Department of Environment, Community and Local Government, replaced the Scheme of Community Support for Older People in May 2010. The grant assistance is made available through community and voluntary groups registered with the Department.

### Who is eligible for grant support?

The scheme provides assistance to older people. To be eligible you must be:

- Aged 65 or over and have limited means or resources
- Living alone or with someone who also meets the eligibility criteria
- Living in the area covered by the community group administering the grant support
- Able to benefit from the equipment being supplied
- And willing to maintain contact with the community group

### What type of equipment can be supplied?

Grant support is provided towards the cost of purchasing and installing safety and security equipment. Grants are available for:

- Monitored personal alarms
- Monitored smoke detectors
- Monitored carbon monoxide
- External security lights
- Internal emergency lights



### How is an application for a grant made?

Individuals *cannot* apply for funding. An application for a grant is made on your behalf by the registered community group for your area. You must make contact with one of these groups to set the ball rolling. Examples of registered groups in our area include Tullamore Social Services, The Carer's Association and S.W.E.E.T.S Ltd. For a full list of contact details for the groups for your area, contact the Community and Voluntary Supports Division of the Department at the address below:

**Community and Voluntary Supports Division,  
Teeling Street, Tubbercurry,  
Sligo, Ireland  
Phone: 071 918 6700**

### What Can TCU do for you?

- Home insurance with discounts for members and our senior members get an extra discount.
- Loans for security equipment such as those listed above (Terms & Conditions Apply)
- A safe home for your money with easy access

# CAR DRAW RESULTS

## JUNE 2011 RESULTS

Nissan Quashqai 1.6 ISS XE Petrol  
Rose Mc Morris

### Twenty Five Winners of €1000

1. Annemarie Maguire, Croghan
2. Margaret McCarthy, Cloncollig
3. Brendan Gilligan, Arden Vale
4. Catherine Cooney, Killina
5. Richard Dudley, Geashill
6. Helena Farrell, Geashill
7. Pauline McHugh, Geashill
8. Anthony Marshall, Ballinagore
9. Ross Mealiff, Ballyteague
10. Patricia O'Grady
11. Patrick & Helen Daly, Rhode
12. Louise Couper, Tyrrellspass
13. Peter Greene, Killaderry
14. Clare Heery, Carraig Cluain
15. Mary Herley, Whitehall
16. Paul & Patricia Casey, Rhode
17. Barbara Dunne, Clara Rd
18. Ray Daly, Eiscir Meadows
19. William Boland, Ballydaly
20. Kathleen Power, Charleville Rd
21. Lucy Flattery, Raheen

22. Dara Byrne, Carfallow
23. Josephine O'Reilly, Daingean Rd
24. Bernadette Mills, Tinnycross
25. James Enright, Charleville Road

**The next draw will take place in  
September 2011. Cost of entry just  
€10 per draw.**



***The lucky winners! next time it could be you...***  
**GET IN TO WIN – PICK UP AN ENTRY FORM TODAY!**

## Some things you may not know about TCU...



- You can pay all your bills from your credit union account via EFT (Electronic Funds Transfer)? The 8 digit EFT number and sort code you need appears on your account receipt
- You can get your wages/social welfare/child benefit paid INTO your credit union account (use the EFT account number & sort code)
- We provide a FREE Debt Management Assistance programme to members
- We provide secure online access to members' accounts. Log on and register at [www.tullamorecu.ie](http://www.tullamorecu.ie)
- You can pay Bord Gáis, ESB, Eircom and Chorus (UPC) via Pay Point
- There is no commission charged to senior citizens for foreign exchange



**Tullamore**  
Credit Union Ltd.

# OFFALY JUNIOR ROWERS COMPETE IN GHENT

EIGHT junior men and a junior woman from Offaly Rowing club, together with coach Frank Durkin and a number of parents travelled to Ghent to race in the Sport Ghent International May Regatta to race against the best in northern Europe

The junior men's squad consisted of Anthony Gannon, Mantas Pukelis, James Houlihan, John Neale, Maurice Harnett, Cathal Phelan, Patrick Grogan and Patrick Walsh with Claire Mangan representing Offaly Rowing Club junior women. Other countries competing at the regatta included Belgium, the Netherlands, Germany, France and the United Kingdom.

Offaly Rowing Club crews competing on the first day of competition included a junior men's quadruple scull, junior men's and junior women single sculls and a men's junior double and a women's junior eight composite crew with Methodist College, Belfast. In the junior women's sweep oar 8 Claire Mangan of Offaly Rowing Club along with fellow crew members from Methodist College Belfast Rowing Club were behind Cork Boat Club taking second place. Claire also competed in the junior women's single scull and finished 34th.

The men's junior quadruple scull of Cathal Phelan, John Neale, Mantas Pukelis and James Houlihan were placed sixth in a field of 29. Four of the five crews ahead of them were composites of more than one club, including two from the French national team. In the men's junior 18 single scull a total of 83 competitors participated in the race. The best of the Irish was Anthony Gannon from Offaly Rowing Club who finished 10th ahead of fellow club members Cathal Phelan (12th), Maurice Harnett (21st), Patrick Walsh (64th), Patrick Grogan (72nd) and John Neale (78th). In the men's junior 18 double scull two crews

represented Offaly Rowing Club Mantas Pukelis and James Houlihan finishing 20th ahead of Patrick Grogan and Patrick Walsh.

On Sunday the wind conditions had improved with a lighter headwind travelling up the course from the finish to the start. Claire Mangan from Offaly Rowing Club had continued success in the junior women's sweep oar 8 with Methodist College Belfast Rowing Club finishing in second place. She also raced with Methodist College Belfast in a junior women's quadruple scull.

Offaly Rowing Club junior men were represented in the junior 18 quadruple and single scull, junior 16 double and single scull. John Neale, Anthony Gannon, Mantas Pukelis and James Houlihan represented Offaly Rowing Club in the junior 18 quadruple scull finishing 8th of 17 crews and the best of the Irish. In the junior 18 single scull Mantas Pukelis finished 6th of 46 scullers

that raced, followed in by Anthony Gannon (15th), James Houlihan (19th) and Maurice Harnett (27th). John Neale and Maurice Harnett also competed in the men's junior 18 double scull finishing 26th of 35.

Competing for Offaly Rowing Club in the men's junior 16 single scull were Cathal Phelan, Patrick Grogan and Patrick Walsh. In a field of 58 competitors from Germany, France, Netherlands, Belgium, Israel, Tunisia and Ireland the Offaly rowers finished 8th, 30th and 44th respectively. In the men's junior 16 single scull Patrick Grogan and Cathal Phelan put in a great performance to finish in 9th in a field of 42 crews beating fellow Irish men from Cork Boat Club by two seconds.

Well done to all who participated. If anyone is interested in joining Offaly Rowing Club please contact: Frank Durkin on 087 25 44 755



## School Credit Union

- This year, for the first time, St Carthage's Primary School Rahan set up a school credit union.
- The children were very enthusiastic and learned a very valuable lesson – the importance of saving your money.
- A massive thanks to the staff and parents for making it so successful.
- Particular thanks to **Claire Dunne** for all her assistance with the programme.

## COMPETITION RESULTS

Due to popular demand, we've introduced an extra CU Mail this year. For this reason, at the time of going to press, the closing dates of the April edition Word Search and Competition had not been reached. The winners will be announced in the next issue of Cu mail.



TCU recently made a donation to Junior Golf under the Community Support Fund. Tony Flanagan (Tullamore Credit Union), Liam Scally Men's Captain and team members Mark Fallon, Emmet Minch, Mark McNally, Matthew Grehan, Conor Flanagan, Junior Boys' Captain, Darragh Burke, Eoin O' Connor

# JUNIOR CU MAIL

# WORD SEARCH

For 5-12 Year Olds

B	N	C	M	M	R	F	C	N	M	K
Q	C	O	A	G	E	N	K	F	N	D
U	B	R	S	S	W	A	L	L	O	W
C	B	M	J	G	R	J	L	D	H	R
I	S	O	D	H	R	J	K	Y	G	J
S	F	R	H	D	J	R	J	U	S	H
S	P	A	R	R	O	W	A	D	H	S
M	K	N	D	T	J	S	C	U	S	T
H	Y	T	S	G	O	O	K	C	U	C
K	S	G	E	V	J	S	D	G	S	R
C	V	B	S	G	H	S	A	J	Y	G
R	Y	A	H	S	J	T	W	K	P	Y
R	D	B	S	X	R	K	S	J	K	Y
C	R	N	C	R	O	W	Z	M	T	R
E	C	R	T	U	B	H	F	G	H	D
A	A	Q	V	D	I	L	J	K	R	T
G	C	T	N	B	N	R	E	G	U	S
L	O	Y	T	E	I	N	Y	T	S	W
E	I	P	G	A	M	C	R	Y	H	U
F	S	F	H	R	Y	R	A	A	F	J

There are ten birds hidden in the grid. Can you find them? Remember they can be backwards or forwards!

- |           |         |
|-----------|---------|
| CORMORANT | CROW    |
| CUCKOO    | EAGLE   |
| JACKDAW   | MAGPIE  |
| ROBIN     | SPARROW |
| SWALLOW   | THRUSH  |

## ENTRY FORM

Name:

Address:

Account No:

Phone No:

Answers to Tullamore Credit Union before Sept 1st 2011

## IT'S COMPETITION TIME: FOR 13-17 YEAR OLDS:

Unscramble the following popular TV shows:

1. SOLT (4)

2. AMADNEWYAOH (4,3,4)

3. YYASGTOAMNRE (5, 7)

4. DJHSOEDKANAR (5,3,4)

5. OZAKO (5)

Answers to Tullamore Credit Union before Sept 1st 2011

Name:

Address:

Account No:

Contact No:

# ATTENTION ALL LEAVING CERT STUDENTS

We are slowly creeping towards September. Leaving Cert students are anxiously awaiting their exam results. It's a nerve wracking and exciting time. There's a lot to sort out: accommodation, travel, books and all the other costs involved in leaving home for the first time.

We believe there's one thing students shouldn't have to worry about: Finance. We offer students affordable reduced rate loans so that getting through college is hassle free and students can concentrate on the more important parts of college life. Study of course!

## Key Benefits of A Student Loan

- Reduced rate 6.5%
- No hidden costs, fees, transaction charges
- Payment tailored to suit student 's financial situation
- FREE Life Insurance (Terms & Conditions Apply)
- Includes ATM card with no transaction charges (can be used at over 500 points nationwide)

**Call today Free on 1800 56 55 55 or pick up a Student Loan information leaflet in the office or download one from [www.tullamorecu.ie](http://www.tullamorecu.ie)**

*We wish you the very best of luck with your results!*



## LOANS DEPARTMENT OPEN 6 DAYS A WEEK

**FREEPHONE 1800 56 55 55 • EMAIL: [loans@tullamorecu.ie](mailto:loans@tullamorecu.ie)**

Call to our office anytime or apply online at [www.tullamorecu.ie](http://www.tullamorecu.ie)

- Interest charged on reducing balance
- Free Life Insurance on both savings & loans (Terms & Conditions Apply)
- Sample Weekly Payments-Personal Loans currently at variable rate 9.5% (APR 9.8%)

Amount	1 YR	2 YR	3 YR	4 YR	5 YR
€3000	€60 *(€147)	€32 (€296)	€23 (€449)	€18 (€606)	
€5000	€100 (€245)	€53 (€493)	€37 (€748)	€29 (€1010)	
€7000	€141 (€343)	€74 (€690)	€52 (€1047)	€40 (€1415)	€34 (€1792)
€10000		€106 (€986)	€74 (€1496)	€58 (€2022)	€48 (€2561)
€12000		€127 (€1183)	€88 (€1795)	€70 (€2425)	€58 (€3073)

Tullamore Credit Union is regulated by the Central Bank Of Ireland

WRITE TO:



TULLAMORE CREDIT UNION  
PATRICK ST, TULLAMORE, CO. OFFALY

EDITOR: JANET HAYES

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