



Tullamore
Credit Union Ltd.

Member's

CAR DRAW



Tullamore Credit Union Ltd.



APPLICATION FORM

I wish to be included in the Tullamore Credit Union Quarterly Car Draw and I have read and understand the rules.

I hereby authorise deduction of €10 per quarter from my available unattached shares. This instruction should remain in place until further notice is received from me in writing.

Name:

Account No:

Signature:

Date:

Telephone No:

CAR DRAW RULES

1. The Draw will commence on the 1st March 2008, when sufficient members participate and will continue quarterly thereafter for as long as sufficient members are willing to participate or until The Board of Directors of Tullamore Credit Union Ltd deem otherwise. The Board of Directors shall have absolute discretion in this matter.
2. The subscription fee of €10 per quarter per member account will be deducted on a quarterly basis in advance from savings.
3. Participation in the draw is limited to eligible members of Tullamore Credit Union Ltd who are 18 years of age or before the draw date and have sufficient unattached cleared savings available for the quarterly deduction. Any account that does not have sufficient funds available will not be entered into the draw.
4. Member's authorisation form for the draw must be completed and lodged to the Credit Union, including confirmation that they have read and understand the rules of the draw prior to participation and no entry is valid unless full fees are paid and credited in advance.
5. Entry will be limited to one entry per member account. In the case of entries in respect of joint accounts, the joint names will be entered in the draw and if successful the prize will be awarded in the joint names of the account holders.
6. Winning members will be notified personally.
7. A register of entrants will be maintained by Tullamore Credit Union Ltd.
8. The car draw fund account will be audited by the Credit Union's auditor and presented at the A.G.M.
9. The draw will be non-profit making, any surplus funds, following prizes and operating costs, will be disposed of by way of extra prizes and/or draws.



10. In the event that the winning member is a person who is in arrears or in default in carrying out any financial commitment or obligation to the Credit Union the Board of Directors may make a decision to withhold delivery of the prize to the member until the arrears have been paid or the default has been rectified. Such decision of the Board of Directors will be notified in writing to such member and if within seven days of being notified, the member has failed to comply with the requirements of the Board of Directors in relation to such arrears or default, the Credit Union shall be entitled to substitute the car for an equivalent cash prize and pay over to the winning member the prize less the deduction for any such arrears or payment of any money required to remedy any default. Any decision on this matter is at the discretion of the Board of Directors and their decision shall be final. Notice of such decision can be made by delivering same to the member personally or by posting same to the member by registered post in which case the date of receipt will be deemed to the two working days after the date of posting.
11. The make and model of the car will be at the sole discretion of the Board of Directors. Cash will not be given in lieu.
12. The Credit Union including its Board of Directors, Staff and Volunteers will not be liable for any defects, or otherwise found in the vehicle or other prizes supplied or for any damage or loss to the member or any third party howsoever caused.
13. The Board of Directors of the Credit Union reserve the right to alter any of the above rules in any manner whatsoever or to terminate the draw at its sole discretion without prior notice.
14. The decision of the Board of Directors of the Credit Union concerning the foregoing rules or any matter arising from them or any aspect of the draw shall be final.
15. Member's who wish to cancel their participation in the draw must notify the Credit Union in writing.

WHAT'S IT ALL ABOUT?

On 1st March 2008 Tullamore Credit Union begins a quarterly Car Draw for its members.

HOW MUCH WILL IT COST?

The cost to participate is €10 per quarter which will be deducted by transfer from your savings account.

WHO CAN ENTER?

All members over 18 years of age on or before the draw date are eligible to enter subject to one entry per account held.

HOW DO I ENTER?

Simply complete an application form available in the office or download it from www.tullamorecu.ie and return it to Tullamore Credit Union Ltd.

The draw is self-funding and non-profit making.



CREDIT UNION SERVICES

- Savings Accounts
- CUID Savings Scheme
- Loan Facilities for all prudent purposes
- Student Loans @ 6%
- Asset Loans @ 6%
- ATM Facilities
 - which can be accessed nationwide
- Insurance – Travel, Home, Health
- Western Union Money Transfer
- Direct Debit Service
- Pay Point Facilities
- Mobile Phone Credit
- Foreign Exchange
- Automated Telephone Enquiry System
- Payroll Deduction Programme
- Advice on Investment
- PRSAs (Pensions)
- Mortgage Protection
- Life & Serious Illness Cover
- Website with online facilities