

Spring/Summer 2019



St Raphael's Garda Credit Union

Your Financial Force

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New Website

We were delighted to launch our new website for our members last December. Our aim was to provide our members with a user-friendly website that reflected our core values as a Garda Credit Union.

We updated the design and layout of our website to make it as easy as possible for you to find the information you need. We also added additional features and services to make it easier for you to get the most out of your credit union. Not only can you enter competitions, send enquiries and view our special offers, you can also submit a loan enquiry directly through the site and a member of the lending team will get back to you directly within 24 hours. But don't take our word for it, have a look and see for yourself at www.straphaelscu.ie

Have a suggestion for our newsletter?

Let us know at newsletter@straphaelscu.ie

Dear Member,

Since our last newsletter in Autumn, there have been many exciting changes within your Credit Union. St. Raphael's are always striving to move with the times and we understand that in order to offer the best service to our members, the Credit Union needs to be constantly evolving.

Last December we were delighted to launch our new website and we are still busy developing our brand-new online banking system and mobile app. However the most recent, exciting change is the introduction of our new logo. After more than 50 years, our logo is changing. We hope you like it as much as we do, you can read more about it below.

Sean O'Brien
Chairman



Introducing Our New Logo

After more than 50 years, St. Raphael's has decided to change the way it looks with a new identity and a fresh appearance. There are two reasons for this. Firstly, we are no longer members of the Irish League of Credit Unions and our previous logo emanated from our membership. Secondly, our old logo was showing its age and did not reflect the dynamic, innovative and member-focused organisation that we aim to be.

Although it looks quite different, there are

key elements the same. We have retained the four circles, representing the four provinces of Ireland. We kept to the traditional Garda colours; the two shades of blue and the gold, a clear reference to the Garda badge. The four interconnecting shapes represent the co-operative nature of the credit union and the strong, confident lines reflect our strength and security. Over the coming weeks and months, you will see us using our new logo in lots of different forms. We believe the new identity respects the past while looking to the future.



New Online Banking System

Last year we announced that we would be commencing an exciting IT project which would bring new online and mobile banking services to our members.

Members will benefit from a wide range of additional digital services and will receive even faster responses to loan applications and enquiries.

Over the coming months, we will be communicating with all of our members regarding progress updates, launch dates and more.

Keep an eye out for updates on our website or social media.

Have You Completed a Form of Nomination?

Some may not think it's relevant right now but it's important to take the necessary steps to protect your family in the event of your death. At St Raphael's, we regularly see many instances where deceased members have not updated their Form of Nomination which complicates matters for their next of kin.

By completing a form of nomination, it enables your family to have access to your funds without having to wait for legal matters, such as Grant of Probate, to be sorted first. It also means that your next of kin can access up to €23,000 following your death, which can often make life less complicated at a traumatic time.

You can get a nomination form by visiting our website or by calling 0818 247 365.

Family Day

This year's Family Day for members will be held later than usual on the 24th August. The Summer bumper draw will also be held on the day. Keep an eye on social media and our website for how you can apply for tickets.

Sponsorship - Garda College Templemore

Every year St. Raphael's sponsors numerous clubs, associations and charitable causes that are connected with our community and the wider Garda family. Once again this year, St Raphael's are proud to sponsor the Garda College GAA Football Team.



Truth or Myth?

Myth: *I can only borrow 3 times my savings.*

Truth: Depending on which type of loan you want, you can borrow up to €75,000. The amount you can borrow is decided based on your ability to repay, not on your savings.

Myth: *It's hard to get a loan approved with the Credit Union.*

Truth: St. Raphael's have a 98% loan approval rate.

Myth: *It takes a long time to get a loan.*

Truth: Most of our loans are approved within 24 business hours.

Myth: *I have to be a member of the Credit Union for 3 months before I can apply for a loan.*

Truth: You can apply for loans as soon as you have become a member.

Myth: *Credit Unions are just like banks.*

Truth: Unlike banks, credit unions are owned by you, the member. Credit unions also return all earnings back to members.

Myth: *I can only have one loan with the Credit Union at a time.*

Truth: You can have different types of loans at the one time depending on your requirements.



Summer is Nearly Here - Home Improvement Time

Summer is almost upon us and with the longer days, it's the perfect time to carry out home improvements. Whether you're converting unused space in your home or adding additional space, our Home Improvement Loan has one of the lowest rates in the market. All of our loans are flexible - whether you want to repay weekly, fortnightly or monthly, it's up to you. We also offer a loan term of 10 years if you'd like to reduce your repayments even further.

For more information, call our loans team on 0818 24 7 365 or visit: www.straphaelscu.ie



St. Raphael's Garda Credit Union Ltd is regulated by the Central Bank of Ireland.