

"NOT FOR PROFIT NOT FOR CHARITY
BUT FOR SERVICE"



DUNGANNON

CREDIT UNION LIMITED

ARE YOU A MEMBER?

FACT OR MYTH

- Every credit union is owned by its Members—the people who save with it and borrow from it. Credit unions exist only to serve Members—not to profit from their needs. Credit unions also return all earnings back to members with their low fees and great dividend rates and give Members a vote in determining how the Credit union is managed.....**YES FACT**
- You need to be a Member for 3 Months before you can get a loan.....**NO MYTH**
- You can only get a Credit Union loan in the branch**NO MYTH**
- You can transact online through the website or through the App....**YES FACT**
- You can only borrow 3 times your shares in the credit union.....**NO MYTH**
- You can save a maximum of £15,000..... **YES FACT**
- A record 95–99% approval rate on Loans, it's worth considering DCU! ... **YES FACT**

Our Best Services



A PHYSICAL LOCATION IN TOWN, WITH FRIENDLY, KNOWLEDGABLE STAFF.

ANNUAL LOAN REBATE & DIVIDEND

*Dependant on DCU financial performance throughout the year.



LOAN PROTECTION & LIFE SAVINGS

The Insurance cover is paid by DCU as an operational expense for our Members.



DEATH BENEFIT INSURANCE

DBI ensures the Member's nominee receives a one off payment to meet funeral costs, currently £2,000. (T&Cs & Eligibility criteria apply)



COMPETITIVE LOAN INTEREST RATES

Flexible, Affordable payment options are looked at. Importantly, the interest is calculated on a reducing loan balance. No Penalties will apply for early repayment.



MEMBER DISCOUNTS

Members can avail of 10% off House and 15% Car Insurance through AXA.

Information

Phone:
028 87723729

Email:
info@dungannoncu.com

28 William Street, Dungannon. BT70 1DX



www.dungannoncu.com



SAVE YOUR POT OF OWN GOLD



Open a Credit Union Savings Account Today!

IMAGINE MORE WITH A JUNIOR SAVINGS ACCOUNT

The importance of saving is a great thing to learn. If children want it, save for it, they'll see in turn, by starting when little and as they grow old, they might build up their own pot of gold!

A DIFFERENT PLACE FOR CHILDREN'S SAVINGS

Opening a children's savings account is important for your child's future. It means teaching them life skills like planning, budgeting and money management, as well as the value of work.

Imagine – A savings account that is flexible; and built with little savers in mind. The credit union allows your child to save big or small amounts: for holidays, birthdays and everything in between.

Imagine – A welcoming place where your child can save; with staff that serve them with a smile. At the credit union, we are known for our excellent, award-winning customer service.

Imagine – A place for your child's savings that's in the heart of the community.

WHAT DO I NEED TO OPEN A CHILDS ACCOUNT

If you are a parent/guardian, you can open a minor saving account for the child, if they're under the age of 16.

In order to open this account, you will need:

- Child's long birth certificate
- Photographic ID of the individual opening the account
- Proof of address (Dated within the last 3 months)

Minor accounts can only be opened in office and they will mature into Adult accounts when the child reaches the age of 16. At this time, the 16 year old will have sole access to the account and the money held in it.

