



LOUIS FAY, CEO

Dear Householder,  
The Vision of our Credit Union is to *'Strive and provide for the financial needs of our Members in a Co-operative and Professional manner'*.

Our Lending and Decision-Making Process is key to us achieving this Vision. At St Francis Credit Union, Lending is our Business and WE ARE DECISION MAKERS!

Yours sincerely,

## NEW MEMBERS WELCOME

# WHY BORROW

*from Your*  
**CREDIT UNION?**

We pride ourselves on Customer Service and putting our Members **FIRST**

Face to Face Interaction providing a **Personal Touch**

**Local** Loan Decision Making Process

**Highly Qualified** Lending Officers

We **Know** our Members

**Free Loan Protection Insurance**  
*(Terms and Conditions apply).*

**Quick & Decisive** Decision Making

**Flexible** Lending Terms

**Competitive** Interest Rates

**97%** of all loan applications are approved

Our **Loans are Tailored** to meet the Members Financial Needs and Circumstances

☎ 065 682 8305 ✉ [loans@stfranciscu.ie](mailto:loans@stfranciscu.ie) 🌐 [www.stfranciscu.ie](http://www.stfranciscu.ie)  

Ennis, Clarecastle, Kildysart, Kilmihil, Lissycasey, Newmarket-On-Fergus, Sixmilebridge and Tulla

All loans subject to approval. T&Cs apply. **WARNING:** If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future. Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.

