

Lending Guide



ST FRANCIS
CREDIT UNION

YOUR ST. FRANCIS CREDIT UNION TEAM



LENDING IS OUR BUSINESS

Get in touch

☎ 065 682 8305
✉ loans@stfranciscu.ie
🌐 www.stfranciscu.ie

Branches

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

Connect





LOUIS FAY, CEO

Dear Member,

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”.

To help us achieve our vision, we have developed a robust loan decision making process that also provides members with a personal touch, maintaining the credit union ethos.

At St Francis Credit Union, Lending is our Business where **WE ARE THE DECISION MAKERS.**

Feel free to contact us for all your lending requirements.

Your Sincerely,



NEW MEMBERS WELCOME!

WHY BORROW FROM YOUR CREDIT UNION?

- 1** Competitive Interest Rates.
- 2** Trusted Relationship with Our Members.
- 3** Local Loan Decision Making Process.
- 4** Highly Qualified Lending Officers.
- 5** Face to Face Interaction providing a Personal Touch.
- 6** Quick & Decisive Decision Making.
- 7** Free Loan Protection Insurance. Terms and Conditions apply.
- 8** Flexible Lending Terms.

WE PRIDE OURSELVES ON SERVICE AND PUTTING OUR MEMBERS FIRST - ALWAYS.



ST FRANCIS
CREDIT UNION



HOME RENOVATION LOAN

VARIABLE RATE
8.9%
(9.3% APR)

For up to 10 Years - Borrow between
€20,000 & €75,000

Sample Amount
€35,000

Weekly Payment
€101.57

Repayment Term
10 Years

Cost of Credit
€17,813.30

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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.



CAR LOAN

SAMPLE AMOUNT

€10,000

VARIABLE RATE

7.5%

(7.78% APR)

Weekly Payment

€46.13

Repayment Term

5 Years

Cost of Credit

€1,991.35

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AGRI LOANS

Cultivate



CREDIT UNION Farm Finance

ST FRANCIS CREDIT UNION PROUDLY SUPPORTING OUR FARMING COMMUNITY



Contact: Damien Browne
Agri Financial Advisor

065 6828305



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ST FRANCIS
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GREEN LOAN



SAMPLE AMOUNT

€20,000

VARIABLE RATE
6.9%
(7.14% APR)

Weekly Payment

€90.96

Repayment Term

5 Years

Cost of Credit

€3,647.57

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ST FRANCIS
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MORTGAGE HOME LOAN

Borrow up to

€250,000

Over 25 Years

Interest Rate is Fixed at 5% (APR 5.12%) for at least the first 5 years of the loan. Included is Free Loan Protection Insurance.

(Terms and Conditions apply subject to meeting qualifying criteria).

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St Francis Credit Union is regulated by the Central Bank of Ireland Credit Union Registration Number 213

Warning: If you do not keep up your repayments you may lose your home.

Warning: The cost of your monthly payments may increase.

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. Warning: You may have

to pay charges if you pay off a fixed rate loan early. **Maximum Loan to Value (LTV)** is 90% for first time buyers and second/subsequent buyers of a principal home.

Maximum Loan to Income (LTI) is 4 times first time buyers and 3.5 times second/subsequent buyers gross primary income.

Representative Example: The cost per month of

a typical €100,000 Secured Housing Loan over 20 years at 5.12% APR is €659.96 per month. The total amount payable is €158,408.57 representing a cost of credit of €58,408.57. Note: The 5.12% APR is fixed for the first 5 years, after which the APR reverts to variable. The effect of a 1.25% increase in interest rate for such a mortgage will add €70.98 to the monthly repayments.



PERSONAL LOANS



YOUR LENDING PARTNER

Education • Holiday • Christmas • Weddings • Personal

For all your lending needs

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LOANS SECURED BY SHARES

SAMPLE AMOUNT

€10,000

VARIABLE RATE
6.25%
(7.78% APR)

Weekly Payment

€44.79

Repayment Term

5 Year

Cost of Credit

€1,643.91

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HOW TO APPLY FOR A LOAN

Branch: Call into any of our 9 branches spread through-out the County

Tel: Call our Lending Department at 065-682 8305

Online: Apply online at stfranciscu.ie or mobile app

LOAN APPLICATION DOCUMENTATION REQUIREMENTS

Self Employed Members*:

- 📄 Photographic ID and Proof of Address.
- 📄 2 years most recent set of Trading Financial Accounts.
- 📄 Notice of Assessment or Form 11 for the last 2 years.
- 📄 Tax Clearance Certificate or Confirmation regarding Tax position.
- 📄 3 Months Bank Statements (Personal and Business).

PAYE/Social Welfare/Retired Members*:

- 📄 Photographic ID and Proof of Address.
- 📄 3 Months Recent Bank Statements.
- 📄 3 Recent Payslips or Social Welfare Slips

*Additional Documentation may be required.

TOP-UP LOANS

A Member can apply for a **Top-up loan** on an existing loan at any time. A Member does NOT have to repay one loan in full before applying for another loan. However, St Francis Credit Union urges our Members to make reasonable repayments before re-applying for Top up loans.

Warning: This loan may take longer to pay off than your previous loans. This means you may pay more than if you paid over a shorter term.

LOANS CAN BE ISSUED ONLINE

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YOUR ONLINE LOAN.. ANYTIME ... ANYWHERE

APPLY FOR YOUR LOAN ONLINE IN MINUTES THROUGH OUR ONLINE PORTAL - DIGITALLY SIGN AND DRAWDOWN LOAN.



Apply via Online / Mobile App



Upload documents or email
loans@stfranciscu.ie



Loan Assessed when ALL relevant
documents are received



Following assessment you will quickly
be advised of a decision.



Loan documents will be sent for
digital signature via email



Loan agreement to be signed
electronically via Email



Method of repayment to be set up:
ie- Direct Debit



Funds will be issued to your Bank digitally
once all documents have been signed

SCAN ME





€85 MILLION in Loans held by our Members.

For Opening Hours Scan...



#support local ..
we do ..

www.stfranciscu.ie

Joining is easy ..
Borrowing is easier!

Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.