

WHY SPEND YOUR SAVINGS?

NEW low rate interest for

LOANS WITHIN SHARES



LIMITED TIME ONLY

Available until 29th February 2012

5.95% (APR 6.13%)

Terms and conditions apply

DBCUC is regulated by the Central Bank of Ireland. For a €3,000 loan for 36 months, weekly repayment of €21.01, total amount repayable by the member is €3276.22

Donnycarney Beaumont & District Credit Union Ltd. “Loan within Shares” is a defined promotional loan where the loan issued is equal to or less than the unattached share balance.

Terms & Conditions

- *A rate of 5.95% (APR 6.13%) applies to this loan.*
- *The loan issued must be equal to or less than the unattached Share Balance for the duration of the loan.*
- *Shares are held as collateral against the “Loan Within Shares”.*
- *Applies to “Loan Within Shares” granted between 1st December 2011 – 29th February 2012*
- *If a member does not make three consecutive monthly (12 weekly) payments on the “Loan Within Shares”, the member will be given 2 choices, 1 of which must be accepted*
 - *shares to the value of the loan and interest due will be transferred to cover the full outstanding amount or rate*
 - *The remaining balance of the loan will revert to the standard loan rate (11.6% APR)*
- *The Board of Directors maintains the right to withdraw this product before the stated end date without notice*

APPLY NOW IN EITHER OFFICE OR ONLINE AT WWW.DBCU.IE



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