



Crosshaven Carrigaline

CREDIT UNION LIMITED

Serving the community for over 50 years

Nominating Your Savings

A **NOMINATION** is a legally binding, written instruction that tells the Credit Union what to do with your money after your death.

- **A Nomination is valid up to the amount of €27,000.**
- **Any member aged 16 or over may make a nomination.**
- **The most recent nomination invalidates any previous nomination.**
- **A member may change his/her nomination whenever he or she likes.**

Under Section 21(4) of the Credit Union Act 1997, a nomination is not revocable or variable by the will of the nominator or by any codicil to his/her will, i.e., a will does not over-rule a valid nomination.

Under Section 21 (6) of the Credit Union Act, 1997, the marriage of a member of a credit union operates as a revocation of any nomination made by him/her before his/her marriage, i.e., marriage cancels a nomination.

We advise all members to make a nomination when joining and to regularly review their nomination. Nominations can be made and subsequently amended easily. Please contact us if you require more details.

Note: If amounts greater than €27,000 are held in an account, then Irish Probate must be taken out before the excess funds can be released into the estate of the deceased member.



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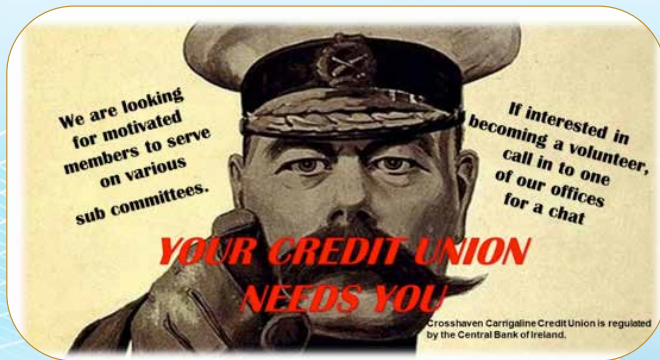
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VOLUNTEERING YOUR CREDIT UNION NEEDS YOU!!!

Have you a couple of hours per month to spare? We at the Credit Union cannot achieve our objectives in the community without the commitment and support of our volunteers.

We are regularly looking for members to volunteer and take part in sub-committees in areas like New Membership Recruitment, Youth Membership and Risk Management.

If you think that you have the relevant experience to take part and you have a few hours a month to spare, please get in touch by either phoning us at 021-4831441, calling into either of our offices or by making an online query in the volunteer section of our website, www.croscarcu.ie



VOLUNTEER TODAY



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Why Volunteer?

- It will help your community
- It will enhance your Credit Union
- It will improve your communication skills
- It will add experience to your CV



Crosshaven Office

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Crosshaven Carrigaline Credit Union Limited is regulated by the Central Bank of Ireland.