



*Crosshaven Carrigaline*

**CREDIT UNION LIMITED**

*Serving the community for over 50 years*

## *Welcome to Crosshaven Carrigaline Credit Union Ltd.*

On behalf of the Board, Supervisors, Management & Staff of Crosshaven Carrigaline Credit Union Limited, we would like to welcome you as a member.

Crosshaven Carrigaline Credit Union is a safe, strong and secure financial co-operative, with membership at almost 15,000 and total assets in excess of €53 million.

Since its foundation in 1968, Crosshaven Carrigaline Credit Union Ltd has played a vital role as a financial services provider in the economic and social lives of thousands of members in our common bond area (*Crosshaven, Carrigaline and Tracton*).

Crosshaven Carrigaline Credit Union Ltd is a non-profit financial co-operative owned and run for the benefit of all its members. Promotion of savings and prudent borrowing has been to the core in the way it has conducted its affairs, seeking growth and development at all times while never losing sight of the basic credit union philosophy of "not for profit".

Today, Crosshaven Carrigaline Credit Union Ltd is a healthy and vibrant organisation. We will endeavour to meet all your financial needs in the future. We hope that you will maximise our services and make Crosshaven Carrigaline Credit Union Ltd an integral part of your life.



# The Credit Union Difference

Crosshaven Carrigaline Credit Union Ltd does not have any hidden fees or charges, unlike many of the for-profit financial institutions.

Our goal is to serve all our members well, and in turn, members are loyal for this reason. Members know that the Credit Union will be there for them in bad times, as well as good.

The Credit Union is governed by a volunteer board of directors, elected by and from the Credit Union's membership. It is an economic democracy with each member having equal ownership and one vote, regardless of how much a member may have in shares.

Crosshaven Carrigaline Credit Union Ltd provides a secure financial choice for all members in the common bond area, while always staying true to our mission.



**Crosshaven Carrigaline**

**CREDIT UNION LIMITED**

*Serving the community for over 50 years*

**Crosshaven Office**

Point Road, Crosshaven, Co. Cork

**Carrigaline Office**

Old Waterpark, Carrigaline, Co. Cork

Tel. (021) 483 1441

Email: [info@croscarcu.ie](mailto:info@croscarcu.ie) • Website: [www.croscarcu.ie](http://www.croscarcu.ie)

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