



Crosshaven Carrigaline

CREDIT UNION LIMITED

Serving the community for over 50 years

Electronic Services

Crosshaven Carrigaline Credit Union Limited provides a number of electronic services to complement its primary services of loans and savings. These include Electronic Funds Transfer, Standing Orders, Bureau De Change (FEXCO) and Online Banking.

Electronic Funds Transfer (EFT)

Electronic Fund Transfers are convenient and **FREE**. They allow members transfer funds from their Credit Union account to a bank account of their choice. Whenever a member wants to make a transfer, they simply call into the Credit Union and ask for this EFT to be carried out.

If a member needs to transfer money from a bank account to their Credit Union account, the IBAN and BIC for their Credit Union account can be provided to the member to allow this transfer be carried out.

Standing Orders

A Standing Order can be set up in Crosshaven Carrigaline Credit Union Limited by simply completing an authorisation form. This can be used to save and pay off a loan if you have an account with a bank or other financial institution. Crosshaven Carrigaline Credit Union Limited provides this service to our members **free of charge**, banks may charge you for this service.

Bureau de Change

In conjunction with FEXCO, we can supply you with your foreign currency requirements at a very competitive rate. Crosshaven Carrigaline Credit Union **does not currently charge additional fees or commission** on foreign exchange transactions, other than those already fixed by FEXCO.

Online Banking – Just a Click Away

In today's busy world, Crosshaven Carrigaline Credit Union Ltd understands that our members require more flexible ways to manage their finances. Members can carry out some of their banking needs with the following options:

1. Using our website www.croscarcu.ie
2. Using our new **mobile application** (available from August 2019). This mobile app can be downloaded via the Google and Apple App Stores by searching for Crosshaven Carrigaline Credit Union.

Once a member has registered and logged into their account via the website or mobile app, they will be able to:

- View their account and loan balances
- View/print e-statements
- Apply for a loan online.



What are the advantages of these electronic services for you, the member?

- Save time and money
- Pay your loan or manage your savings (transferring money from your bank account to your credit union account)
- View account balances and view/print an E-Statement
- Receive electronic payments directly into your Credit Union account e.g. wages, pensions, social welfare and child benefit etc.
- Pay bills to main utility providers such as Eir and ESB
- Apply online for a Credit Union Loan



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