



TARA & DISTRICT
CREDIT UNION

Members

Newsletter

Winter 2024

Hello Members

As we approach the end of another successful year, we are delighted to reflect on the progress and achievements we have made at Tara & District Credit Union. This year has been a particularly exciting one, as we continued to offer support to our valued members through a range of financial services, including a variety of loans to suit their needs. One of the highlights has been the introduction of our Green Loan initiative, allowing members to access affordable financing for environmentally friendly investments such as solar panels, hybrid and electric vehicles, and energy-efficient home heating systems. We are committed to supporting sustainable choices for a greener future.

In addition, we are proud to announce that we now offer loans of up to €75,000 over a 10-year term, giving members greater flexibility and the ability to plan for their long-term financial goals. Whether it's a new car, home improvement, or other personal projects, we are here to help make those dreams a reality.

Being part of the community remains at the heart of everything we do. This year, we have been honoured to support many local initiatives. These events and organizations play a vital role in strengthening the fabric of our community, and we are grateful for the opportunity to contribute to their continued success.

We've also made joining Tara & District Credit Union easier than ever. With the launch of our new app, members can now onboard seamlessly by downloading the Tara & District Credit Union app and following the simple steps in our "Membership Made Easy" process. It's never been simpler to become part of our supportive credit union family. As we look ahead to 2025, we want to wish all our members and their families a very happy and peaceful Christmas. We are grateful for your trust and loyalty, and we will be here to support you in the new year and beyond. Here's to another fantastic year together!

Warmest regards,

Fergus Casey, Operations Manager



Kilmessan Tidy Towns- Thank You

We would like to extend a heartfelt shoutout to the dedicated members of the Tidy Towns Committee of Kilmessan Village. Your tireless efforts in beautifying and maintaining our village have not gone unnoticed. The transformation you've brought about not only enhances the visual charm of Kilmessan but also uplifts the spirits of everyone who visits or passes through. Your hard work and commitment have made our village a cleaner, greener, and more inviting place for all. A big thank you to each committee member for your dedication and passion—we truly appreciate everything you do for our community!



TARA & DISTRICT
CREDIT UNION





CHRISTMAS

DOUBLE DELIGHT DRAW!

This holiday season, we're bringing extra cheer to our members with a chance to win one of two

Two €50 OneForAll Gift Vouchers!

Perfect for adding a bit more joy to your festivities!

How it Works:
Every active member is automatically entered, so if you've got a dormant account, just reactivate it to join in!

Winners Announced: December 19th – just in time for Christmas!

Follow us on social media to share the excitement and good luck!

Terms & Conditions apply



UNWRAP OUR

Christmas Loan Special

**BORROW UP TO €3,000
OVER 12 MONTHS**

Special Rate at 5.9% (6.06% APR)
€59 per week
Closing Date 23rd December 2024



SCAN ME TO APPLY

MAKE CHRISTMAS MAGICAL

Not a member... Join Today. Borrow Tomorrow.

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. Loans are subject to approval. APR = Annual percentage rate. Normal Lending Criteria. Terms & Conditions apply. Tara & District Credit Union is regulated by the Central Bank of Ireland.



TARA & DISTRICT
CREDIT UNION

© 2024 Tara & District Credit Union. All rights reserved. | info@taradistrict.ie | Kilmessan, Co. Meath.

Credit Union Art Competition 2024

Celebrating Creativity in Our Community

The Credit Union Art Competition continues to be one of the most successful and inspiring annual initiatives in the credit union movement. This fantastic competition encourages artists across Ireland to explore their creativity and imagination, while also raising awareness of credit unions at local, regional, and national levels.

We are thrilled to highlight the exceptional talent showcased in the 2024 Credit Union Art Competition, centred around the theme 'The Joys of Life'.

This year's theme invites participants to express what brings them joy in their community, capturing those moments of happiness and beauty through their artwork.

The young artists representing Tara & District Credit Union have truly outdone themselves, and they deserve a huge round of applause for their outstanding creativity and dedication.

The excitement continues as the winning entries from our local competition will now move on to the regional stage of adjudication. From there, the top winners will advance to the national level, where their work will be judged by the Irish League of Credit Unions (ILCU).

We wish the very best of luck to all our participants as they progress further in this exciting competition. Stay tuned for updates on their journey and join us in celebrating the creativity and community spirit of our talented young artists!



Winner of 7 yrs and under
Katelyn Kelly - Kiltale NS



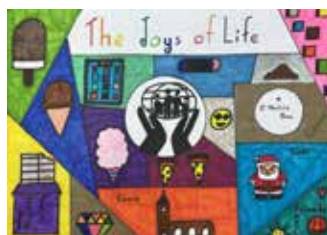
Second place - 7 yrs and under
Kyle Parnell from Kiltale Ns



3rd place - 7 yrs and under
Molly Rose Ferguson. Kiltale NS



Winner of 8-10
Jessica Cullen - Kilmessan NS



2nd place 8-10 yrs
Niall O'Rourke, Rathfeigh NS



3rd place - 8-10 yrs
Eabha Flynn, Dunsany NS



Winner of 11-13 yrs
Layla Rogan - Skryne NS



Second Place 11-13 yrs
Sophie Donnelly, Kilmessan NS



3rd place 11-13 yrs
Ella Fitzsimons, Rathfeigh NS

Celebrating Community Spirit at the Tara AC Under 19s 5K Race!

Tara & District Credit Union proudly sponsored the Tara AC Under 19s 5K Race this year! The event brought together young athletes, families, and supporters for an evening filled with energy, determination, and community spirit.

A heartfelt congratulations to the exceptional winners, John Glennon and Emily Fagan, for their stellar achievements! It was a pleasure for Seán Devlin, representing Tara & District Credit Union, to award these talented runners their well-deserved prizes.

Supporting events that foster health, well-being, and community pride is at the heart of what we do. Thank you to everyone who ran, cheered, and made this event so memorable. Together, we make our community stronger!



Proud Sponsors of Skryne Ladies GFC Jerseys!

We are thrilled to announce that Tara & District Credit Union is now the proud sponsor of the jerseys for the Ladies Skryne GFC team! Our commitment to supporting local talent, promoting health, and fostering well-being remains at the heart of everything we do, and we couldn't be more excited to join these inspiring ladies on their journey.

Community support is the cornerstone of our mission, and we're honoured to play a role in the continued success of the Skryne Ladies GFC. Our Marketing Manager, Valerie Donnelly, along with dedicated volunteers Eilis Greene and Michele Nugent, had the pleasure of presenting the new jerseys—a symbol of our shared dedication to teamwork and community growth.

We look forward to an incredible season ahead, knowing that, together, we can achieve great things both on and off the field. Best of luck, Skryne Ladies!



Congratulations to the 2024 Bursary Scholarship Winner!

We're thrilled to announce Aishling O'Connor as the recipient of the 2024 Bursary Scholarship!

This award honours their academic excellence, community involvement, and commitment to personal growth.

We're excited to support her bright future. Congratulations.



2025 Credit Union Schools Quiz

Key Dates

To help plan for the 2025 Schools Quiz, please see the dates below. Due to St. Brigid's Day on February 3rd, the first round will begin later in February.

Stage 1 (Credit Union Level): Fri 7th – Mon 10th February 2025

Stage 2 (Chapter Level): Fri 7th – Sun 9th March 2025

Stage 3 (National Final): Sun 6th April 2025

Thank you for your support, and best of luck to all participants!



Special Rate
7.9%
(8.2%APR)

Transform Your Home with our
Home Improvement
LOAN!

Whether it's
a kitchen makeover, a bathroom renovation, or expanding your living space, we've got you covered.

Why choose our Home Improvement Loan?

- Low, competitive interest rates
- Flexible repayment options
- Easy application process
- Trusted and reliable credit union support

Say goodbye to outdated spaces and hello to the home of your dreams!

info@taracreditunion.ie 046 902 5871
 www.taracreditunion.ie Kilmessan, Co Meath.

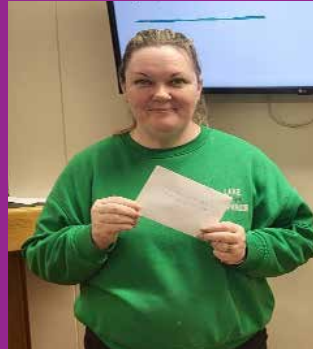
*Warning: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future. Loans are subject to approval. Normal lending criteria and terms and conditions apply. APR= Annual Percentage Rate.

International Credit Union Day 2024 Competition Winners!

Congratulations to the winners of our International Credit Union Day 2024 competition:

Lorna Gallagher, Shannen Thynne, Jenny Dillon, Samantha O'Brien

Thank you to everyone who celebrated with us and congratulations to our winners.



Refer Family, Colleague or Friend

Share your membership experience with family, friends, or coworkers!

When you refer someone, you're helping them access:

- ✓ Personalized service from a team that truly cares
- ✓ Competitive loan rates for their financial goals
- ✓ A community-focused credit union that reinvests in where we live

Together, we're building a stronger community. All they must do is download our app and follow the simple instructions.



Welcome Loan

Enjoy competitive rates of 6.9% (APR 7.19%) and flexible terms tailored to meet your needs.

Contact us Today (046) 902 5871

✉ Info@taracreditunion.ie | www.taracreditunion.ie

📍 Kilmessan, Co Meath

Nomination Form

Have you nominated a loved one?

A Nomination Form serves as a written directive, guiding us on handling your finances in case of your passing. This ensures that your selected loved ones or chosen individuals can access your funds should an unforeseen event occur. EVERY MEMBER must complete a Nomination Form. Additionally, life circumstances can evolve, so keeping your form current is vital.



We can assist you in completing your nomination form at our office, where we need to verify your information.

To schedule a private appointment, please send an email to info@taracreditunion.ie or call us at 046 902 5871

DID YOU KNOW

Your Community, Your Credit Union

You Can Borrow Up to €75,000



Special Rate
7.9% (APR 8.2%)

☎ 046 902 5871
www.taracreditunion.ie
 ✉ info@taracreditunion.ie
 📍 Kilmessan, Co Meath

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. Loans are subject to approval. *Terms and conditions apply. Tara & District Credit Union is Regulated by the Central Bank of Ireland.

About Our Green Loan

Protecting the environment is a priority for us and our members, and our Green Loan is here to help you do just that. With this loan, you can make eco-friendly upgrades to your home, reducing your carbon footprint while saving money over time.

Take a step toward a sustainable future—contact us today to learn more and apply for a Green Loan!



Loan Rate 6.9%
(7.19% APR)



Why Choose a Green Loan with Us?

Our Green Loan is designed to make eco-friendly living more accessible and affordable! With a flexible repayment schedule and competitive interest rates, you can make sustainable upgrades to your home—without stretching your budget. Join us in making greener choices and creating a more sustainable future, one step at a time.

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.

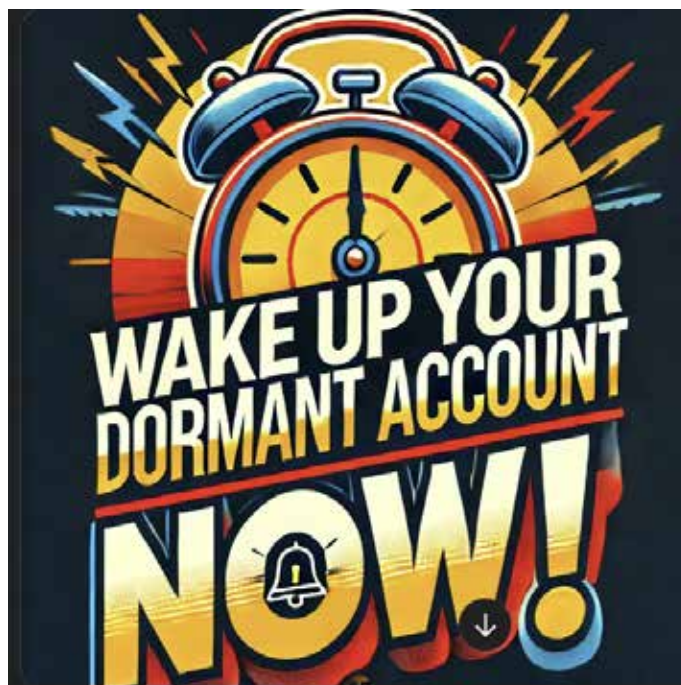


AGM Booklet: Go Paperless with Us!

Support our commitment to sustainability by opting to receive your Annual General Meeting (AGM) booklet electronically.

Stay informed with all the essential updates and information - no paper required! Ready to make the switch?

Register today to enjoy convenient online access and make an eco-friendly choice. Simply scan the QR code to sign up and go green with us!



Is your credit union account sitting dormant? Now's the perfect time to bring it back to life and enjoy all the benefits of being an active member!

If you'd like to discuss reactivating your account, simply call us at **046 902 5871** or email us at info@taracreditunion.ie to request a callback. Our team is here to help you get the most out of your credit union membership!



TARA & DISTRICT CREDIT UNION

Join Our Team of Volunteers!

Tara & District Credit Union is seeking enthusiastic, community-minded individuals to join our team of volunteers. This is your chance to make a positive impact, gain valuable skills, and collaborate with a dedicated group committed to financial empowerment and community support.

Whether it's assisting with events, supporting members, or learning about credit union operations, there's a role for you. Your time and talents can truly make a difference!

To learn more, email our CEO at ceo@taracreditunion.ie.

Contact Us:

☎ 046 902 5871

✉ info@taracreditunion.ie

🌐 www.taracreditunion.ie

📍 Kilmessan, Co Meath

Folow Us

SCAN ME
to review competition terms & conditions.

or email info@taracreditunion.ie

TARA & DISTRICT CREDIT UNION

**Christmas
OPENING HOURS**

Tue 24th December	9.30-1pm
Wed 25th December	Closed
Thurs 26th December	Closed
Fri 27th December	9.30-4.30pm
Sat 28th December	9.30-1pm
Tue 31st December	9.30-1pm
Wed 1st January	Closed
Thurs 2nd January	9.30-4.30pm
Friday 3rd January	9.30-4.30pm
Sat 4th January	9.30-1pm

☎ 046 902 5871 ✉ info@taracreditunion.ie

🌐 www.taracreditunion.ie 📍 Kilmessan, Co Meath

WISHING

A HAPPY CHRISTMAS

to our valued members, families and friends

from the Board of Directors, Volunteers and Staff of Tara & District Credit Union.

TARA & DISTRICT CREDIT UNION