



# Nenagh Credit Union

Nenagh College – Technology Pack



# Introduction

- ▶ Community based not for profit organisation
- ▶ Established in 1969
- ▶ Employ a team of 15 and governed by our Voluntary Board of Directors
- ▶ Regulated by The Central Bank of Ireland
- ▶ Over 17,000 members
- ▶ Assets in excess of €85m
- ▶ Loan Book of €16.5m
- ▶ Our Ethos - not for profit, not for charity but for service, in accordance with our operating principals based on the philosophy of co-operation, equality and people helping people.



# Services we offer

- ▶ Current Account – Debit Mastercard, Apple pay, Google pay and Fitbit pay
- ▶ Lending Products including Home Improvement, Green, Car, Agri, Education and Personal
- ▶ Rates range from 4.79% - 10.5%
- ▶ Member Savings
- ▶ Foreign Exchange
- ▶ Online Banking and Mobile App

# Online Consumption in Ireland

Daily Time Spent Online On Mobile:  
**2:19 Hours**  
(Up from 1:57 hours in 2016)

Irish People Own More Devices **Than The Global Average**

We Check Our Mobile Phones **57 Times** A Day  
(EU Average is 41 Times)

**72%** of Online Adults Say That They've Recently Bought A Product On The Internet

Daily Time Spent Online On Social Media:  
**1:44 Hours**

**67%** of People Second-Screening Are Doing So On Mobiles

**Younger Audiences** Are Heavier Users of Streaming Services

**44%** Use Smartphones As A Device for Gaming

# Nenagh Credit Union Education Loan

- ▶ Interest Rate 6.0%
- ▶ Can apply online, through our App or in the office

## **One year**

- ▶ €650 @ 52 weekly repayments **€12.89** (APR 6.18%)
- ▶ €650 @ 12 monthly repayments **€55.96** (APR 6.17%)

## **Three Years**

- ▶ €650 @ 156 weekly repayments **€4.56** (APR 6.18%)
- ▶ €650 @ 36 monthly repayments **€19.79** (APR 6.17%)

- ▶ Lending is subject to terms and conditions



# Contact Details

- ▶ Telephone 067 34444
- ▶ Email [loans@nenaghcu.ie](mailto:loans@nenaghcu.ie)
- ▶ Visit or website [www.nenaghcu.ie](http://www.nenaghcu.ie)
  
- ▶ Thank you