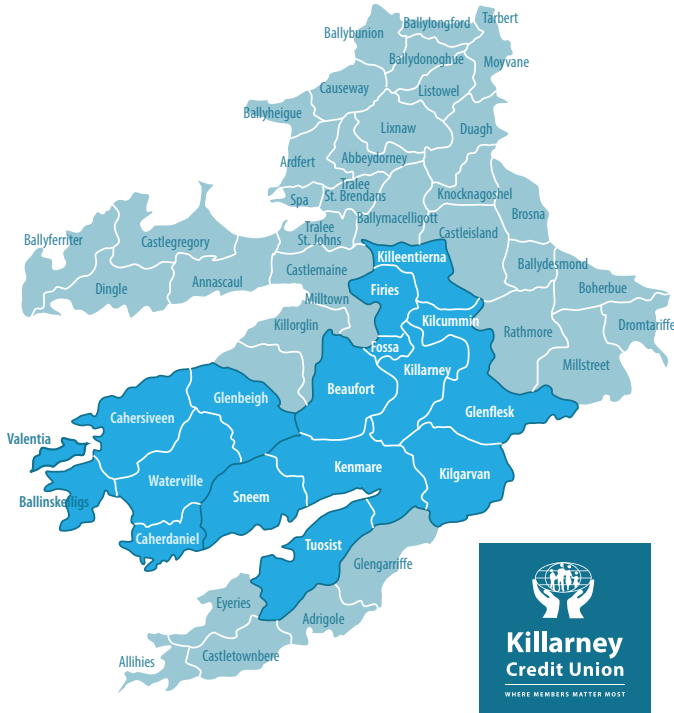


Who can join Killarney Credit Union?

You need to **live** or **work** in any of the following places: Killarney, Fossa, Kilcummin, Glenflesk, Beaufort, Kilgarvan, Kenmare, Sneem, Killeentierna, Tuosist and Furies, Valentia, Ballinskelligs, Caherdaniel, Waterville or parts of Glenbeigh.



What to do next?

Bring all the relevant documentation listed to any of the credit union branches and they will be happy to assist you.

What is a nomination and how can I complete one?

Nominations allow members to specify a person or persons to whom they wish to leave their assets in the Credit Union (including Insurance) on their death. Under law, a nomination is treated separately from a person's will or their estate, up to a limit of €23,000.

When you complete a membership application form, we would encourage you to complete the nomination form as well at this stage.

This form will then be kept on file in the credit union; you can change the nominee at any stage by completing a new nomination form.

How can I managed my credit union account?

Each credit union account has a BIC/IBAN which can be used to transfer funds into your newly opened credit union account.

For individual and joint accounts, you can access your credit union account online or via our smart phone app. To register visit www.killarneycu.ie or call into any branch



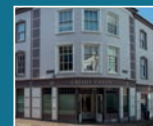
Beech Road,
Killarney
V93 XR5V,
Co. Kerry



Park Road,
Killarney,
V93 CVF9,
Co. Kerry



Killarney Road,
Kenmare,
V93 NN73,
Co. Kerry



1-3 O'Connell St.,
Cahersiveen,
V23 HF77
Co. Kerry

064 663 1344 | info@killarneycu.ie
www.killarneycu.ie



MEMBERSHIP0918

JOIN US

Why join Killarney Credit Union?

	FREE TRANSACTIONS <i>No fees or charges.</i>
	OWNED BY YOU <i>We are owned by you, our members.</i>
	LOCAL <i>Save locally and borrow locally.</i>
	CONVENIENT <i>Open when you want us. Real people, not machines.</i>
	LOW COST LOANS <i>Wide variety of loan products to suit all needs.</i>
	OPEN MEMBERSHIP <i>All ages can join – from new born to older members.</i>
	E SERVICES <i>Online banking, mobile app, electronic transfers and much more.</i>

What type of membership is available?



NEW BORN /JUNIOR



INDIVIDUAL



JOINT



GROUP/CLUB /SOCIETY

What do you need to join?



NEW BORN /JUNIOR (Under 16 years)

Personal Identification One ID only

- Valid Passport or Birth Certificate of child, and
- Valid Passport / Drivers Licence for parent.

Address Identification One ID only for child or parent

- Proof of Childs Address (within last 6 months) or
- Parent's proof of address accepted if child has none (within 6 months)
- Letter from Government Department (within 6 months)

PPS Identification

The PPS of the Child.

Fees/Minimum Lodgement

- A minimum of €6.35 is required to keep the account open.

Transactions

If the account is not transacted on for 36 months it will go dormant.

Additional notes

Read the "Guide to Children's Account" for further information.



INDIVIDUAL (16 years +)

Personal Identification One ID only

- Current Valid Passport • Current Valid Driver's License (Original copies)
- An ML 10 form, with a photograph signed by An Garda Síochána
- National ID Card

Address Identification One ID only

- Original Recent Household Bill (within 6 months)
- Bank Statement (within 6 months)
- Document from Government Department (within 6 months)

PPS Identification Only one

- Current copy of Tax Credit Cert/Official Revenue Document
- Drugs Payment Scheme Card

Fees/Minimum Lodgement

- A joining fee of €0.63 is required.
- A minimum of €6.35 is required to keep the account open.

Transactions

If the account is not transacted on for 36 months it will go dormant.

Additional notes

If you are joining under the *Working Code you will also need to bring proof of your employment e.g. a letter from your employer and/or a recent payslip with employers details, confirming you are working in the Common Bond.



JOINT (2 parties only)

Personal Identification For both parties. One ID only.

- Current Valid Passport • Current Valid Driver's License (Original copies)
- An ML 10 form, with a photograph signed by An Garda Síochána
- National ID Card

Address Identification For both parties. One ID only per party.

- Original Recent Household Bill (within 6 months)
- Bank Statement (within 6 months)
- Document from Government Department (within 6 months)

PPS Identification Only one for each party

- Current copy of Tax Credit Cert/Official Revenue Document
- Drugs Payment Scheme Card

Fees/Minimum Lodgement

- A joining fee of €0.63 is required.
- A minimum of €6.35 is required to keep the account open.

Transactions

If the account is not transacted on for 36 months it will go dormant.

Additional notes

If you are joining under the *Working Code you will also need to bring proof of your employment e.g. a letter from your employer and/or a recent payslip with employers details, confirming you are working in the Common Bond.



GROUP / CLUB / SOCIETY

Personal Identification For at least two of the elected officials and/or signatories opening the account. Provide one ID only.

- Current Valid Passport • Current Valid Driver's License (Original copies)
- An ML 10 form, with a photograph signed by An Garda Síochána
- National ID Card

Address Identification For at least two of the elected officials and/or signatories opening the account. One ID only per official.

- Original Recent Household Bill (within 6 months)
- Bank Statement (within 6 months)
- Document from Government Department (within 6 months)

Tax Identification Tax Status of the group.

- Charitable status details (if applicable)

Fees/Minimum Lodgement

- A joining fee of €0.63 is required.
- A minimum of €6.35 is required to keep the account open.

Transactions

If the account is not transacted on for 36 months it will go dormant.

Additional notes

If you are joining under the *Working Code you will also need to bring proof of your employment e.g. a letter from your employer and/or a recent payslip with employers details, confirming you are working in the Common Bond.