




MEMBERS GUIDE

 (01)-6265458

 info@bicu.ie

 www.bicu.ie



Dear Member,

We are delighted to have you as a member, your membership plays a vital role in strengthening our institution and supporting the region's financial well-being.

Providing exceptional service to our members will always be our top priority. We are committed to making your experience as a member a positive and rewarding one now and in the years to come, as we feel a stand alone financial service is vital to the community.

Enclosed in this members guide, you will find an overview of the services available, including lending products, online tools and exclusive member benefits. If you have any questions or need further assistance, please feel free to reach out to any member of our team!

Thank you.

Bridget Hynes, CEO

OUR BENEFITS

Loans

Foreign Exchange

Mobile App

Multiple Payment Options

Insurance Benefits

Bursary & Apprenticeship Award





Ballyfermot Inchicore Credit Union

DIGITAL WHEN YOU WANT IT ...
PERSONAL WHEN YOU NEED IT...

BORROW UP TO €100,000

COMPETITIVE LOAN RATES

MOBILE APP

WE PUT OUR MEMBERS BEFORE PROFITS

**ADDITIONAL
SERVICES:**

- SAVINGS
- ELECTRONIC PAYMENTS
- INSURANCE BENEFITS
- FOREIGN EXCHANGE
- SUPPORTING LOCAL

**• NOT FOR
PROFIT**

SO WHAT ARE YOU WAITING FOR?



(01)-6265458



info@bicu.ie



www.bicu.ie



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. T&C's Apply. All loans are subject to approval. Credit Unions are regulated by the Central Bank of Ireland.

WE DO...

$$P = \sum_{k=0}^{\infty} \frac{a^k}{r^k} = \frac{1}{1-\frac{a}{r}}$$

$$y^2 = z$$

$$e = \cos x + i \sin x$$

$$P = r^n \pi$$

$$\Delta t = T - \frac{2\pi}{\omega}$$

$$(x-y) = 2x + 3y$$

$$\sqrt{\frac{1+x}{x}}$$

$$P = \sum_{k=0}^{\infty} x^k = \frac{1}{1-x}$$

$$= (y-1)^{-1}$$

$$\int (x+a)^n dx = \frac{(x+a)^{n+1}}{n+1} + C$$

$$\sum_{m=0}^{\infty} x^m = \frac{1}{1-x}$$

$$S = \int \frac{1}{t^2} dt = -\frac{1}{t} + C$$

$$k+a^2 = x^2 + 2ax + a^2$$

$$(x+y)^2 = \frac{y}{2}$$

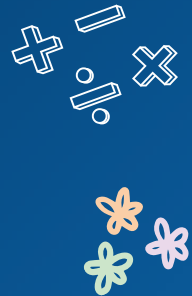
$$X_{ij} = \frac{b-(a-c)}{2a}$$

$$\ln \approx 3.1415$$

$$\tan(2a) = \frac{2 \tan(a)}{1 - \tan^2(a)}$$

$$S = \begin{bmatrix} 1 & 0 \\ 0 & 1 \end{bmatrix}$$

$$\sin a = \frac{b}{c}$$



EDUCATION LOANS

☎ (01)-6265458 ✉ info@bicu.ie 🌐 www.bicu.ie

All loans Subject to Approval. T&Cs Apply. **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. Credit Unions in the Republic of Ireland are regulated by the Central Bank of Ireland.

INSURANCE

Death Benefit Insurance - Provided by ECCU Assurance Company Ltd., the maximum pay-out is €3,250. Eligible adult members can join by completing an application and consenting to premium deductions from their shares, as long as they meet the conditions and the policy remains available.

T&C's Apply, please see our website for further details.

Loan Protection Insurance - covers the lives of borrowing members at Ballyfermot Inchicore Credit Union. If an insured borrower dies, the insurer pays off the loan in full. Coverage extends to members up to age 85.

T&C's Apply, please see our website for further details.

Life Savings Insurance - coverage provided by the Credit Union for eligible members to encourage regular saving. The insurance benefit amount is proportional to the member's savings and depends on their age at the time of lodgement. It can offer dependants up to €12,700 upon the member's death, based on age and accumulated savings.

T&C's Apply, please see our website for further details.





DOWNLOAD OUR MOBILE APP

- *Apply for a Loan*
- *Upload documents*
- *View your account balances*
- *Transfer funds to external accounts*



**SCAN
ME!**





HELP US GO GREEN!

Ballyfermot Inchicore Credit Union are committed to reducing our carbon footprint! Because of this we have installed Digital Pads for members to sign instead of wasting paper!

We need your help to become even greener!

Please scan the qr code below to update your eStatements & eAGM communication preferences!

SCAN ME





OPENING HOURS



	Ballyfermot	Inchicore
MON	9.30am - 4pm	CLOSED
TUE	9.30am - 4pm	CLOSED
WED	9.30am - 12.15pm	CLOSED
THU	9.30am - 7pm	9.30am - 5pm*
FRI	9.30am - 7pm	9.30am - 5pm*

Open through lunch

*Closed through Lunch
from 1pm-2pm