



### IMAGINE A BIGGER, BRIGHTER OR GREENER NEST...

Are you dreaming of making your nest bigger, brighter or warmer? Well the answer might be just around the corner! Talk to us today about our range of home improvement loans.



### TALK TO US TODAY ABOUT OUR RANGE OF MONSTER LOANS

**Imagine** – A straightforward loan, with no sneaky conditions.  
**Imagine** – A loan from a lender at the heart of your community.  
**Imagine** – A loan with built-in insurance, at no cost to you.

# KCU NEWSLETTER

## IMAGINE MORE....

## JUNE 2021



## What makes us Different?

Credit unions are distinctly different to other financial institutions for a number of reasons. Each credit union is an independent, not-for-profit organisation that exists solely for the benefit of its members, not stock markets. Credit unions have members, not customers, and membership is open to people who have a unique 'common bond' with other members of the credit union.

Credit unions offer a face to face customer experience at a time when other financial institutions are moving away from physically meeting customers.

This is reflected in credit unions being named as the organisations offering the best customer experience in Ireland for five consecutive years by CX Ireland.

Credit unions throughout the country have also been named the most highly regarded organisations in Ireland according to the latest Ireland RepTrak® 2021 study.

## Time to Do Up the Garden

A garden can make or break a house. From green grass to patios, colourful flowers to garden furniture, every garden is unique to its owner. Creating a space that suits you and your lifestyle is important. The cost of creating your dream garden may put you off, but gardens can be created cost effectively, just stick to your budget set out while

also creating the garden you want!



Of course you know where we are, should you need a helping hand. Talk to us about your plans and we will help make your dream garden a reality.

For more information click [HERE](#)

### HOW ARE CREDIT UNIONS DIFFERENT?

**IMAGINE** a more ethical financial institution that exists solely for the benefit of its members not to profit from them

**IMAGINE** a more genuinely community focused financial institution

**IMAGINE** a more personal customer service

**IMAGINE** a more flexible lender that understands you!




# NEWSLETTER

## IMAGINE OWNING THE CAR OF YOUR DREAMS....

WHETHER YOU'RE DREAMING OF AN UPGRADE, A HYBRID OR YOUR VERY FIRST CAR – FOR A FAIR, FLEXIBLE LOAN YOU WON'T HAVE TO LOOK FAR.

**Imagine** – A loan that means you own your car.

**Imagine** – A straight-forward loan, with no sneaky conditions. Credit unions offer flexible car

loans of all sizes. You can pay off your loan early or increase your repayments, all without any penalties.

**Imagine** – A loan from a lender at the heart of your community.

Credit unions are not-for-profit and owned by our members, the people who save with us and borrow from us. All decisions are taken at local level, in the best interest of all our members.

**Imagine** – A loan with built in insurance, at no cost to you. This is designed to pay off a loan in the event of a borrower's death – subject to terms, conditions and eligibility criteria.

**What's Different about a Credit Union Car Loan?**

Unlike some other forms of car finance like Hire Purchase or a Personal Contract Plans (PCP), with a credit union car loan, you own the car from the outset. There are no scary hidden fees or charges and definitely no balloon payments or mileage restrictions. If you want to own the car you're driving and want the freedom to decide when to sell it, a credit union loan may just be for you.

You can apply [Online](#) or over the phone today.





## STAYCATION TIME...

WE ARE LUCKY IN NI TO HAVE BEAUTIFUL SCENERY RIGHT ACROSS THE COUNTRY, WITH LOTS TO EXPLORE AND SO MANY ACTIVITIES ON OFFER ON OUR DOORSTEPS.

With lockdown starting to ease, many of us are now looking to plan our next holiday. With foreign travel still uncertain there has never been a better time to consider a staycation in Northern Ireland.

Staycations offer similar things to vacations (e.g., relaxation, refreshment, experiencing new things), but because they don't involve long travelling, they cost you a lot less.

It's not just financial savings, you'll also cut out the time and stress of planning, that typically make up the preparations for a vacation.

Often we overlook the attractions

that are near to us, choosing instead to spend big amounts of money to visit foreign countries. However, if you make an effort to explore the area close to where you live, you may be pleasantly surprised. There will be cafés and restaurants you've never tried, historic buildings you've never seen before, and nature parks you've never visited.

If you need any help making your staycation dream a reality, speak to us at Kilkeel Credit Union and see if our Holiday Loan can make it happen.

Click [HERE](#) for more information.

## Meet the team...



NAME: Pauline Curran

Role with KCU?

Manager of Kilkeel Credit Union

How long have you been with KCU?

I started on 1<sup>st</sup> October 1994 (26 ½ years ago!) as a teller and my job grew as KCU grew from Loans officer to Office Supervisor and then in 2012 I was made manager

What do you like most about your job?

I love the variety of work - anything from loan applications, telephone calls to preparing accounts and reports for the Board meeting. I also love the interaction with the members although I do less of that these days

What 2 things are still on your bucket list?

Lots of travel when the restrictions are lifted, starting with Australia. I also want to learn to play golf - I did start last September but then the restrictions hit, but I am back now giving it a go.

## Local Services... CORNERSTONE OF THE COMMUNITY

Each quarter we will feature a number of local groups and organisations who are doing great work in the community. If you would like your group featured just drop us an email.

The Cornerstone Foodbank opened in September 2019 and since then and today it continues to support our local community via our many referral agencies who issue vouchers for people to access food and toiletry parcels. Who would have foreseen that God was preparing us to care for persons in our community during the Covid-19 Pandemic? The Cornerstone Foodbank working with other Agencies in Kilkeel and Newry was able to provide 450 food and toiletry parcels to families and individuals from April 2020 to this present day. We helped 800 adults and 500 children in this period of Covid-19. People accessing the foodbank are struggling on low income, on furlough, problems with universal credit, loss of jobs and additional heating costs. We have received support through prayer, food donations, hygiene products and financial donations from community groups and individuals.



Phone: 07856888701

Email: [cornerstonefoodbankkilkeel@gmail.com](mailto:cornerstonefoodbankkilkeel@gmail.com)

Thank you to everyone who has supported the foodbank, your ongoing support is particularly vital at this time.

# MOURNE MOUNTAIN RESCUE TEAM

**WANT TO HELP THE TEAM?**

MOUNTAIN RESCUE IS A VOLUNTARY SERVICE. TO MAINTAIN THIS ESSENTIAL COMMUNITY OPERATION, WE RELY SOLELY ON THE SUPPORT AND GENEROSITY OF YOU - THE PUBLIC

**HOW TO SUPPORT US**

- 2020 -

**A YEAR IN NUMBERS**

**66** CALLOUTS IN THE MOURNE REGION  
▲ 54% FROM 2019

**2628** TOTAL MAN HOURS SPENT ON CALLOUTS  
▲ 44% FROM 2019

**130** PEOPLE ASSISTED BY THE TEAM  
▲ 12% FROM 2019

**OTHER AGENCIES INVOLVED**

- NONE
- COAST GUARD HELICOPTER
- PSNI AIRCRAFT
- MIAS AMBULANCE
- PSNI SAR
- OTHER SAR

**£40K**

LOSS OF ANNUAL DONATION INCOME

▼ 64% FROM 2019

**£350K**

LOSS OF CAPITAL FUNDING FOR NEW BASE DUE TO COVID

**BUSIEST DAY** SATURDAY

**BUSIEST MONTH** DECEMBER

**BUSIEST TIME** 15:00

SCAN ME TO DONATE

**100% VOLUNTARY**

**100% COMMITTED**

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<p>Services available at</p> <p><b>Kilkeel Credit Union</b></p> <ul style="list-style-type: none"> <li>• Savings Accounts</li> <li>• Loans</li> <li>• Children's Savings Accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Life Savings Insurance</li> <li>• Loan Protection Insurance</li> <li>• Death Benefit Insurance</li> <li>• Online Banking</li> <li>• SVP Oil Stamp Scheme</li> </ul>	<p>Tel: 028 41763412</p> <p>Email: <a href="mailto:info@kilkeelcu.com">info@kilkeelcu.com</a></p> <p><a href="http://www.kilkeelcreditunion.com">www.kilkeelcreditunion.com</a></p>
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