



RTÉ CREDIT UNION MEMBER BENEFITS

DISCOVER THE BENEFITS OF RTÉ CREDIT UNION

As a new staff-member of RTÉ, you are eligible to join RTÉ Credit Union—a financial cooperative created for RTÉ employees by RTÉ employees over 60 years ago. Whether you're saving for the future, planning a major purchase, or simply looking for a trustworthy financial partner, we are here to make managing your money easy and stress-free.

Benefits of Membership

- Savings Options
- Flexible Loans
- Member Prize Draw
- Budget Scheme
- Insurance Benefits
- Payroll Deduction

We are more than just a financial institution - RTÉ Credit Union is not just about money—it is about community. When you join, you become part of a network dedicated to helping members thrive financially.

Why not join the thousands of people who have been benefiting from our services since 1964 - become a member of RTÉ Credit Union today and experience the difference.



If you have any questions or would like further information, please call in to see us, phone us on **01 208 2628**, visit rtecu.ie or email info@rtecu.ie

BECOME A MEMBER

WHO CAN JOIN RTÉ CREDIT UNION?

Membership is open to all permanent, continuous and contract staff of RTÉ and members of their families living in the same household; all pensioners of RTÉ and former staff contractually entitled to receive a pension from RTÉ and their families in the same household; all permanent, continuous, and contract staff and families of the following:

- RTÉ Credit Union Limited
- RTÉ Sports & Social Club
- RTÉ NL
- RTÉ Benevolent Society
- Radio na Gaeltachta
- TG4
- Commercial Enterprises Limited

HOW TO JOIN

The easiest way to join RTÉ Credit Union is through the mobile app. Simply download the app on the AppStore or Google PlayStore to get started. All you need to do is to upload the required documents and take a quick selfie to apply for membership. Alternatively, you can join in the office or by downloading a membership application form on our website and bringing it in to the office or alternatively posting it to us at 'RTÉ Credit Union, Stage 7, RTÉ Nutley Lane, Dublin 4, D04 H2K8

Along with the application form, you need to submit the following documents:
(Uploaded if joining online or scanned/copied if joining through post or in-person).

1. Proof of Identification*

- Passport or Driver's Licence

2. Proof of Address with your full name & address (dated within the last 6 months) *

- Utility bill (gas, electricity, etc.)
- Government issued document
- Insurance letter or motor tax
- Bank statement

3. Proof of PPS Number *

- Payslip
- Employment Detail Summary (Former P60)

*(one of the following)



[CLICK HERE TO JOIN](#)

ONLINE BANKING



BENEFITS OF ONLINE BANKING

- Access your account anywhere at anytime.
- Check your balances & transactions.
- Move money between your CU accounts.
- Transfer money to bank accounts.
- Apply for a loan.
- Order electronic statements.
- Pay your bills.

HOW TO REGISTER

To avail of the Online Banking service and Mobile App you will need to become a member of RTÉ Credit Union and then you can apply for a PIN to gain access.

You will need to fill in the registration form on our website and once you have filled in the form, a member of staff will contact you on the telephone number provided to verify your identity and complete the registration process. A PIN will be sent to your address securely by post or via SMS.

DOWNLOAD OUR MOBILE APP

Download the mobile app, scan or click on the QR code below or search for 'RTÉ Credit Union' in the App Store or Google Play Store.



LOANS FROM RTÉ CU



FIND THE PERFECT LOAN FOR YOU!

RTÉ Credit Union are here for all types of loans both big & small - for all of life's occasions.

WHY CHOOSE OUR LOANS

- Competitive Loan Rates
- 24 hour turnaround*
- High loan approval rate**
- No hidden fees or transaction charges
- Flexible payment options & no penalty for early repayments

WELCOME LOAN FOR NEW MEMBERS

New members can avail of our 'Welcome Loan' which is available at a lower interest rate of 5.00% (5.12% APR) for your first loan with RTÉ Credit Union.

You can use our [loan calculator](#) online to see how much the loan would cost.

Type of Loan

WELCOME LOAN

Maximum Loan Amount : €50,000
Maximum Loan Term : 60 months (5 years)

Amount you would like to borrow

€ 10000

Term of Loan (in months)

60
5 years

Repayment Frequency

Weekly Fortnightly Monthly

€ 189

APR 5.12% # Repayments 60 Total €11,323

APPLY FOR LOAN

This calculator is for illustrative purposes only, to give you, the borrower, an overview of the potential cost of borrowing. The Credit Union, or any of its staff, cannot be held responsible for any errors. Please note that this calculator only provides an indicative quote and actual repayments may vary.

*All correct documentation must be supplied on application in order to process in 24 hours.

**97% loan approval rate. Loans are subject to approval. Terms and conditions apply. RTÉ Credit Union is regulated by the Central Bank of Ireland.

HOW TO APPLY FOR A LOAN

You can apply in the office, over the phone or online by logging on to your online account and selecting the online loan application tab. To apply online you will need to enter some information regarding your loan and then fill out your personal details. We will endeavour to be in touch with you as soon as possible regarding your application.

The application form must be fully completed in all areas. RTÉ Credit Union will consider loan applications from members for many purposes. Each application is treated in the utmost confidence and will be considered on its own merits.

REQUIRED DOCUMENTS

Applications may require supporting documentation such as:

- **1 most recent payslip**
- **3 month bank statements**
- **3 credit card statements**

*Terms & Conditions apply. All Loans are subject to approval.

MANAGING REPAYMENTS

Should a member experience difficulties in meeting repayment commitments, they should contact the Credit Union office immediately to discuss the matter.



OUR LOAN OFFERINGS



**LOAN WITHIN
SHARES**
4.95%
(5.07% APR)



**PERSONAL
LOAN**
7.50%
(7.78% APR)



**SPECIAL CAR
LOAN**
5.95%
(6.12% APR)



**EDUCATION
LOAN**
5.95%
(6.12% APR)



**GREEN
LOAN**
4.95%
(5.07% APR)



**SWITCH &
SAVE LOAN**
7.50%
(7.78% APR)



**PLACE LIFT
LOAN**
5.95%
(6.12% APR)



**REBOOT
LOAN**
4.89%
(5.00% APR)



**WELCOME
LOAN**
5.00%
(5.12% APR)

OUR ADDITIONAL SERVICES

SAVINGS ACCOUNTS

In the Credit Union we refer to savings as shares which means that you have ownership in your Credit Union and can also earn dividends. Savings balances over and above any loan you may have are available to you to withdraw on demand. We also do not have any transaction fees or charges and all savings are guaranteed up to a maximum of €100,000 under the Government Deposit Protection Scheme. Please note that the Shares Account is subject to Deposit Interest Retention Tax (DIRT).

BUDGET ACCOUNTS

Experience the convenience of RTÉ Credit Union's Budget Scheme, a standout perk for members. Eliminate bill-paying hassles as we manage it all for you! From mortgages to utilities to tax and insurance, our Budget Scheme liberates members from remembering & processing individual payments. For just €25 annually, inclusive of mortality insurance, members gain access to this service, with a maximum overdraft of €1,500. You decide which regular bills you want to include in the budget plan.

FOREIGN EXCHANGE

We offer a foreign currency service that allows you to place an order from the comfort of your own home and have it delivered to your door or the Credit Union. Over 50 currencies are available and next day delivery is available if ordered before 12 (noon). The minimum order is €400 and the maximum order is €2,500 and anything over €750 includes free delivery. See more about this service on our website or ask our staff in the office.

MEMBERS PRIZE DRAW

The RTÉ Credit Union prize draw gives members the chance to win cash on a monthly basis with possible extra draws on bank holidays, Christmas and Easter. In 2023, we had four winners per month with one winning €5,000, one €2,000 and two €500 winners each month. You can participate in the prize draw for as little as €6.50 a month.



PAYROLL DEDUCTION

Our payroll deduction service allows you to authorise a deduction from your salary/pension to specific accounts in the Credit Union (savings, loans, member prize draw). This is a great way to help build up your savings or to ensure that the loans are always paid on time.

SCHOLARSHIP

The John Kelly Scholarship is open to members that are enrolled in an academic course or about to start college, university or a similar type of degree. The draw typically takes place in October of each year. In 2023, RTÉ Credit Union awarded four one-off scholarships of €1,500 each. Find more information on our website.

LOAN PROTECTION INSURANCE

Loan Protection Insurance is the cover RTÉ Credit Union provides for eligible members with credit union loans. The premium for this insurance is paid by the credit union.

Should a member with an outstanding loan balance die, the balance is repaid in full, subject to terms & conditions and certain cover limits which apply. You should enquire when applying for a loan to see if you are eligible.

To find out more about our Loan Protection Insurance, please contact us.

LIFE SAVINGS INSURANCE

Life Savings Insurance is designed to protect members while they save, and in the unfortunate event of a member's death, it can pay a benefit to the person(s) nominated by the deceased member. When a member first joins their credit union, they will complete a nomination form. This enables a member (over 16 years of age) to nominate or name someone to receive the property of their account, upon their death. This form can be updated at your credit union.

The calculation of the Life Savings Insurance benefit is based on a member's savings balance(s), the age of the member and the maximum Life Savings limit arranged by your credit union. This insurance is subject to policy terms and conditions

If you want to find out more about the Life Savings Insurance - please contact us.

CAN CHILDREN JOIN RTÉ CREDIT UNION?

Yes we offer Junior Accounts & encourage young people to start saving from an early age. Talk to us in the office or give us a call to find out more.





CONTACT US:



01 208 2628



info@rtecu.ie



www.rtecu.ie



Stage 7, RTÉ Nutley Lane,
Dublin 4, D04 H2K8



RTÉ
Credit Union