



## **Roscrea Credit Union**

### **Fees & Charges**

#### **Loans – Fees, Charge & Other Information**

No Application Fees

No Documentation Fees

No Processing Fees

No Transaction Fees

Competitive loan Interest Rate

Loan Protection Insurance At No direct Cost To You (Note: Terms and conditions apply)

Optional Payment Protection Insurance (quotes provided on an individual basis)

Interest Calculated Daily

#### **Savings – Fees, Charges and other Information**

No fees for over the counter cash lodgements and withdrawals

No Account Maintenance Fees

Life Savings Insurance At Do Direct Cost To You ó (Note: Terms and conditions apply)

#### **Savings Stamps**

No Administration Fees or Charges

Replacement Savings Card

## **CU Online Fees**

CU Online Registration	Free
Pin/Passphrase re-issues	Free

## **General Account Fees**

Member Statement	Free
Certificate of Interest/Dividend	Free
Membership Fee on Joining	Free
ILCU Affiliation & SPS Contribution per annum	€2.50

## **Direct Debit Fees**

Direct Debit Setup	Free
Unpaid Direct Debit	€10.15

**Stop Cheques** €5.08

**Unpaid/Returned Cheques Fee** €3.30

## **Foreign Exchange Commissions**

Buy Cheques/Note Commission    Members €1.00 per transaction.

Sell Cheque/Note Commission    Members €1.00 per transaction.

## **Fees & Charges Effective 1<sup>st</sup> December 2013**

Fees and charges stated are current as at the date above but may change from time to time. Government charges are subject to change without notice.

Roscrea Credit Union Limited is regulated by the Central Bank of Ireland.