

CU Anywhere Mobile App

Tralee Credit Union - at your Fingertips
Access your Account from your Phone

- To use our App you must first register for CU Online Banking at www.traleecu.ie
- Download our App **cuanywhere** from Google Play Store or Apple App Store
- Your Log In details for CU Anywhere Mobile App (username, pin and password) are the same Log In details for CU Online Banking.



Available on the
App Store

Available on the
Android Market



Security Tips



Safe and Secure

- Tralee Credit Union will never ask you to disclose your log in details by phone, email or text.
- Never disclose your PIN to anyone, even employees of Tralee Credit Union.
- Always store your Username, Password and PIN information separately from each other and in a secure location.
- If you share your computer make sure to close CU Online when finished.
- If you experience problems viewing your information online, download the most up to date version of your internet browser.

Bank Every Day, the Credit Union Way

ATM

Access to Money,
24 hours a day,
7 days a week



You can withdraw from your Access Account using our ATM service in Tralee and Castleisland. You can withdraw a minimum of €20 and a maximum of €500 per day subject to available funds and cleared cheques.

There are no transaction charges for using your ATM Card. The annual government levy does not apply to your ATM card.

To apply for an ATM Card contact Tralee Credit Union or download a form at www.traleecu.ie

CU Banking Charges

In keeping with our Credit Union Ethos 'not for profit, not for charity, but for service' Tralee Credit Union will absorb the fees and transaction charges on behalf of our members.

Please note should the set up and operating costs of offering these services increase, Tralee Credit Union reserves the right to charge members a fee in the future.

It is your own responsibility to ensure that sufficient funds are in your Access Account to pay your bills. In the event of insufficient funds you may incur non-payment fees from your service provider.

ATM AND ONLINE BANKING PIN MAILERS:

If you lose your PIN and need a new PIN re-issued then a re-issue fee of €2.00 will be charged to your account.

TRALEE 45-47 Ashe Street, Tralee, Co. Kerry
Tel: 066 712 2373 | Fax: 066 712 8551

CASTLEISLAND 67 Main Street, Castleisland, Co. Kerry
Tel: 066 714 1749 | Fax: 066 714 1121

Phone a Loan: 1890 428 428 | info@traleecu.ie
Tralee Credit Union Sort Code: 99 10 16

www.traleecu.ie



Tralee
CREDIT UNION LTD.

CU Banking

New



ACCESS 'Current' Account
ATM
CU Online Banking
CU Anywhere Mobile App

Bank Every Day, the Credit Union Way

WE **CU** DIFFERENTLY



traleecu.ie

CU Banking

As part of our commitment to enhance benefit and choice to members we are proud to introduce a complete range of CU Banking Services.

You can now bank every day, the credit union way with your Credit Union Access 'Current' Account and ATM facility. You can bank from your home or office with CU Online Banking at www.traleecu.ie and for those on the move, you can access your account from your phone with CU Anywhere Mobile App.

Access 'Current' Account

Your Access Account is an everyday payment account just like a bank's 'Current' Account but without the fees and cheque book. It gives you greater flexibility to manage your money with Tralee Credit Union.

Share Account v Access Account

To be a member of Tralee Credit Union you will always need funds in your Share Account. These are your shares (savings) that qualify for a dividend and insurance cover and may be held as security against your loan, if you are a borrower.

Your Access Account is separate from your Share (Savings) Account and does not qualify for a dividend or insurance cover. We recommend that only sufficient funds to pay bills and make withdrawals are lodged to your Access Account, all other funds should remain in your Shares.

Getting Started

Your Access Account is automatically set up for you. It's the 8 digit Account Number available on your Member Receipt, your Statement or by contacting our offices.

Tralee Credit Union Sort Code is 99 10 16.

When using this account please quote your 8 digit Access Account Number and Tralee Credit Union Sort Code.

CU Online Banking and CU Anywhere Mobile App: to use these services you must first register for CU Online Banking at www.traleecu.ie

ATM: to apply for a card please fill in an Application Form available at Tralee Credit Union or at www.traleecu.ie

CU Online @ www.traleecu.ie

In your own time - any time!

- **Check and Print**
 - Account Balances
 - Transactions
 - Statements
- **Transfer Funds**
 - From your Credit Union Account to your Bank Account
 - Between your Credit Union Balances (Shares/Loan/Access)
- **Bill Pay**
 - set up scheduled household bill payments
 - make one off payments
- **Loans**
 - Apply for a loan at www.traleecu.ie
 - Loan Repayment Calculator
- **Secure Messaging**
 - Send secure messages to Tralee Credit Union regarding your Account

To register for CU Online Banking go to www.traleecu.ie



Let's CU Online in 3 Simple Steps



1. Go to www.traleecu.ie homepage

Click on the 'Register' button on the right hand side of the Home Page screen.

2. Complete the 'Account Sign Up' Form & Register

You choose your own USERNAME and PASSWORD.

Username and Password

You need your username and password every time you log in so choose something you'll remember. Both are case sensitive.

3. PIN

Once you register, Tralee Credit Union will send you your PIN by post within 4 to 5 days of registration.

When you receive your PIN by post click on the 'Log In' Button on the right hand side of the Home Page screen at www.traleecu.ie

Once logged in you can change your PIN to an 8 digit number you'll remember.

To change your PIN, Log In, go to "Personal Details" and click "Security Info".

Remember you need your Username, Password and PIN every time you log in.

Access Account Services

- **Lodge Funds**
 - Electronically transfer your wages, most social welfare payments, pension or any other source of income
 - Transfer online using your Bank's Online Banking or by Direct Debit
 - Over the counter and by phone (Laser/Debit Card accepted)
 - Using Express Lodge in our Tralee office.
- **Transfer Funds**
 - From your Share (Savings) Account to your Access Account using CU Online/CU Anywhere Mobile App or by setting up an Automatic Top Up.
 - You can also set up a Disbursement for automatic lodgements to your Shares or Loan.

Automatic Top Up

You can use your Shares to fund your Access Account. Every time you make a withdrawal or pay a bill, funds can be topped up from your Share Account to your Access Account by setting up an Automatic Top Up. This will keep your Access Account at a daily level that suits your transactions.

Please note share withdrawals may be restricted if you have a loan and may affect your Life Savings Insurance Cover for members aged 55 years and over.

• Bill Pay

You can pay any bill through your Access Account, e.g. Credit Union Loan, Rent/Mortgage, Phone, Gas, Electricity, Insurance, Credit Card Bill, etc.

Direct Debit: set up a Direct Debit with any service provider, ideal for monthly or quarterly bills.

Regular Bill Payment: is a great way to manage your money by paying a little off your bill every week. A Regular Bill Payment can be set up with any service provider. Ideal for electricity, gas, oil or other bills.

• Withdraw Funds

- At the counter or using our ATM service in Tralee and Castleisland.
- Using CU Online Banking or CU Anywhere Mobile App.