



Tower
Credit Union

Stay Connected

AUGUST 2026 Newsletter

TowerCU.ie

Celbridge | Citywest | Clondalkin | Greenhills | Neilstown





**Tower
Credit Union**

Join Our Board Oversight Committee

We're inviting volunteers to join our Board Oversight Committee. If you'd like to give back to your community and play a key role in guiding Tower CU's future, we'd love to hear from you.

We're seeking individuals who reflect the diversity of our membership – in background, experience, and perspective. If you or someone you know brings a range of skills, work experience, and a passion for serving the community, we encourage you to consider submitting a nomination.

Full information can be found on our website - **TowerCU.ie**.



That's the Credit Union Difference

We warmly welcome all expressions of interest, which will be treated with the utmost confidentiality.

Change To Our Clondalkin Late Night Opening Hours

Effective from Thursday, 3rd September, our late-night opening will move from Friday evenings to Thursday evenings, with the branch remaining open until 7.00pm.

This adjustment follows feedback received through a recent in-branch survey conducted with members using our Friday evening service, which indicated a strong preference for Thursday late-night opening.

We're pleased to make this change to better meet the needs of our members. Many thanks to all who took part.



Our New App Is Now Live

Manage Your Money Anytime, Anywhere with Our New Mobile Banking App.

The Tower CU Mobile App is available to all members who have registered for Online Access. If you're not yet registered there's never been a better time to download the App and get started.



**Download Now
and Bank the
Easy Way**

With Our Mobile App You Can:



Apply for loans
securely in just 6
simple clicks



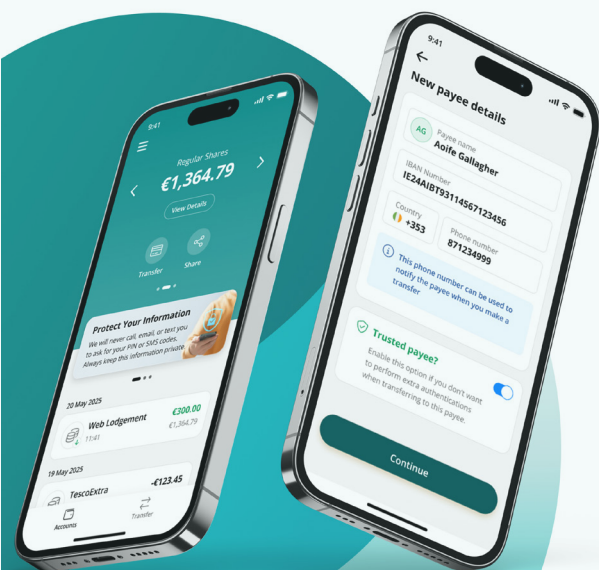
Check your
balance and view
transactions



Manage your
account 24/7,
wherever you are



Pay bills and
transfer money
quickly & easily



How To Set Up The App:

1. Go to App Store or Google Play & search for 'Tower Credit Union'.
2. Click 'Get' or 'Install'.
3. Follow the on-screen steps to activate the app on your mobile device.
4. Log in using your member number, date of birth and PIN.
5. If you're not yet registered for the App or Online Banking scan here to get started.



Scan QR Code



Back to School Costs Continue to Weigh on Families

New research from the Irish League of Credit Unions has highlighted the growing financial pressure families are facing when it comes to back to school costs, with more than one in four parents saying they have taken on debt to help cover these expenses.

At Tower Credit Union, we understand that this time of year can put added pressure on household budgets. Whether it's uniforms, books, school supplies or other education-related costs, we're here to help. Our flexible loans can make it easier to spread the cost with repayments that work for you.

The examples below show indicative monthly repayments, giving you an idea of how affordable it could be to spread the cost of back to school.

Loan Amount	Term	Repayment	Frequency	Cost of Loan	Total Amt. Repayable	APR
€500	6 Months	€19.84	Weekly	€15.61	€515.61	12.69%
€1,000	6 Months	€39.67	Weekly	€31.23	€1,031.23	12.69%
€2,000	1 Year	€40.85	Weekly	€123.80	€2,123.80	12.69%
€2,000	2 Years	€21.64	Weekly	€249.96	€2,249.96	12.68%

Representative examples as at 30/07/2026

Need Support? Apply for a loan in branch, online at TowerCU.ie, or via our App.



BACK to
SCHOOL
Research 2026

Stats based on 2026 ILCU survey conducted by iReach

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

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

Buy Now, Pay Later Convenience Can Come at a Cost

Buy Now, Pay Later (BNPL) has grown rapidly in popularity and is now available on everything from shoes and holidays, to home improvements.

For many people, it is a convenient way to spread the cost of larger purchases. However, not all providers offer the same terms. While some offer interest-free options and good value, others can come with high interest rates, in addition to fees or charges that may not be obvious until you run into repayment difficulties.

Before choosing **Buy Now, Pay Later**, consider these five important questions to ensure it's the best option for you:

What is the APR and the Total Cost of Credit?

Don't just look at the monthly repayment. Some BNPL providers offer low or 0% APR, while others charge much higher rates. Compare the APR and total cost of credit to understand what you'll actually repay.

Are There Any Additional Fees?

Check for set-up, administration or late payment fees. These can significantly increase the overall cost of your purchase.

How Many Agreements Do I Already Have?

A single repayment may seem manageable, but several agreements can quickly add up and make it harder to stay on top of your finances.

What Happens if I Miss a Payment?

Missed payments could result in additional fees, interest charges or your account falling into arrears. Make sure you understand the consequences before you commit.

Could This Affect Future Borrowing?

BNPL agreements are reported to the Central Credit Register (CCR). Missed repayments could be visible to other lenders and may affect future applications for loans, mortgages or other credit.

Taking a few minutes to understand the terms now, could save you money and stress in the future.





Current Account Users Have You Activated Your Visa Debit Card?

By now, all current account holders should have received their new Credit Union Visa Debit card. If you haven't already done so, please remember to activate your card within 30 days of receiving it to ensure you can continue enjoying seamless, secure everyday spending.

Once activated, don't forget to update any recurring payments or subscriptions and replace your old card in Apple Pay or Google Wallet.

If you have any queries please don't hesitate to contact Card Services on 01 693 3333.



CU at the Wonderful Walkinstown Festival

The Tower team will be at the Wonderful Walkinstown Festival on Sunday 6th September, and we're looking forward to meeting members and friends for what promises to be another fantastic day celebrating our local community.

We're proud to support this festival through our Community Development Fund. Community events like this play an important role in bringing people together, and we're delighted to play a small part in helping make the day possible.

Stay Alert to Fraud

Fraudsters are constantly adapting their tactics, finding new ways to catch people off guard. They may contact you by text message, phone call, email or through social media and other online platforms. While these messages can appear genuine, their aim is often to create a sense of urgency, encouraging you to act without stopping to think.

Scammers are also quick to exploit changes made by trusted organisations, such as new products, system updates or service announcements. They may send convincing messages that mimic legitimate communications, making it even more difficult to tell what's real from what's not.

The best defence is to stay vigilant. If something doesn't feel right, take a moment to pause, verify the request through official channels, and never share your PIN, passwords or one-time passcodes with anyone.



Please Remember:

Any legitimate SMS from Tower Credit Union will come from our official sender name 'towercu'. Messages from any other number claiming to be Tower are likely fraudulent – do not engage. If in doubt - call our office on 01 457 0884.

Need A Loan? Talk to Tower!

We  Lending



Whatever your plans, we'll help make it happen!

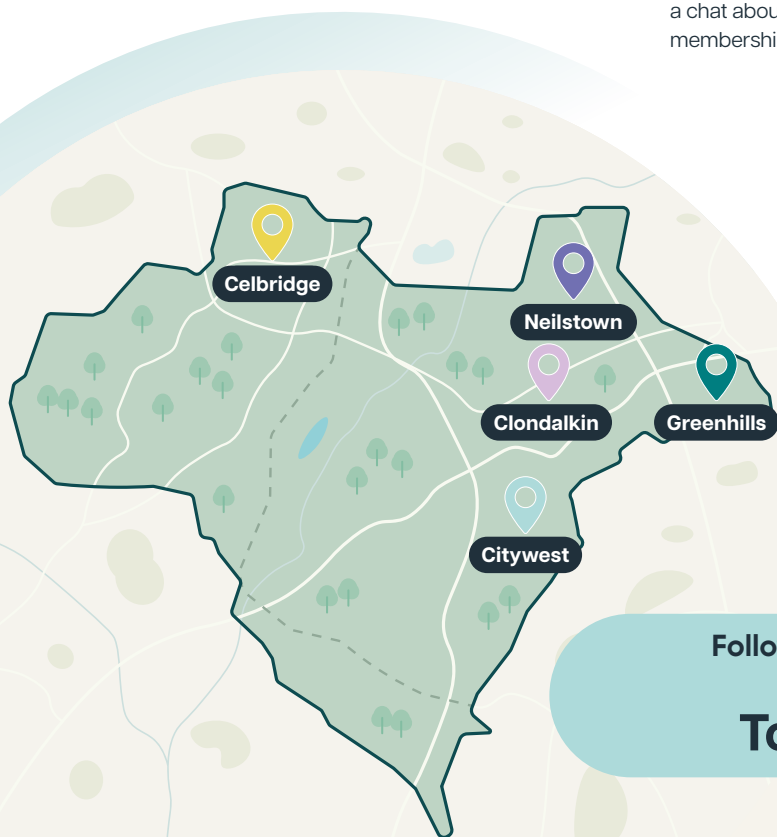
We're Here to Help

If you have any questions about our loans, services, or community initiatives, we'd love to hear from you.

You can reach us at

- ✉ info@towercu.ie
- ☎ 01 457 0884
- 📍 Or call to one of our Branches

Our team is always happy to help, whether it's advice, support, or simply a chat about how we can make your membership work best for you.



Follow our socials and
news section of

TowerCU.ie



Celbridge

| Citywest

| Clondalkin

| Greenhills

| Neilstown