Tower Credit Union

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NOVEMBER 2026 Newsletter



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Financial Wellness: Make Your Money Go Further This Christmas



Christmas is an expensive time of year, but a little planning and some smart choices can help you enjoy the festivities without putting extra pressure on your finances.

To help you stay on track, here's our top tips to help make your money go further and avoid a financial hangover in January.

Simple tips to stay on track this Christmas

Set Your Christmas Budget

Before you start shopping, work out what you can realistically afford to spend. Include presents, food, socialising, travel and all those little extras. Set a limit and stick to it.

Keep Your Gift List In Check

You don't have to spend a fortune to show you care. Agree a budget, try Secret Santa or get creative with thoughtful homemade gifts.

Make A List & Check It Twice

Plan what you need before hitting the shops. Compare prices, look for genuine bargains and avoid impulse buys. Remember, a discount is only a saving if it's something you actually need!

Shop Smart & Avoid Impulse Buys

Black Friday, Cyber Monday and December sales can offer savings, but not every deal is a bargain. Compare prices before buying and check whether the original price is genuine.

Borrow Wisely

If you're considering borrowing to help cover Christmas costs, take the time to understand your options. Avoid moneylenders and be wary of high-interest credit cards and buy-now-pay-later (BNPL) schemes, as the costs can quickly add up and leave you with repayments long after Christmas is over.

If you do need to borrow, choose a reputable lender, such as a credit union or bank. Compare the interest rate and total amount repayable, and make sure the repayments fit comfortably within your budget.

Don't Let Scammers Spoil Christmas

Watch out for fake shops, suspicious links and deals that seem too good to be true. Buy from reputable retailers, check reviews and remember that a padlock or HTTPS doesn't guarantee a website is genuine.

Ease the Financial Stress
This Christmas

With the cost of living continuing to put pressure on household budgets, we want to help make Christmas a little more manageable for our members.



Our Christmas Cash Loan is designed with our members in mind, offering an affordable way to spread the cost of the festive season without having to turn to expensive credit elsewhere. Borrow up to €2,000 and spread your repayments over 12 months, with your loan cleared in time for next Christmas.

The examples below show indicative repayments, giving you an idea of how a Christmas Cash Loan could help you budget effectively:

Loan Amount	Term	Repayment	Frequency	Cost of Loan	Total Amt. Repayable	APR
€500	6 Months	€19.63	Weekly	€10.36	€510.36	8.27%
€1,000	1 Year	€20.02	Weekly	€40.92	€1,040.92	8.27%
€2,000	1 Year	€40.04	Weekly	€81.84	€2,081.84	8.27%

Representative examples as at 13/11/2026

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



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.

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Don’t Let Scammers Spoil Christmas



Christmas is a busy time for shopping, deliveries and online payments. Unfortunately, it’s also a busy time for scammers.

To help protect you and your money this Christmas we’re put together a list of some of the common frauds to watch out for:

Fake Parcel Delivery Messages

The scam: A text claims your parcel is delayed, requires a customs fee or needs your address confirmed. It includes a link to make a payment or update your details.

Stay safe: Don’t click links in unexpected delivery texts. Check your tracking details directly through the courier’s official website or app.

Fake Online Shops & Bargains

The scam: Fake websites and social media adverts offer popular gifts, toys or electronics at unbelievably low prices. You pay, but the goods never arrive.

Stay safe: Research the retailer before buying. Check reviews, contact details and returns policies. Remember, HTTPS and a padlock symbol don’t guarantee a website is genuine.

Investment Scams

The scam: You see an advert or receive a message promising high returns from investments in cryptocurrency, shares or property. Fraudsters may use fake websites & testimonials to make the opportunity look genuine.

Stay safe: Be wary of guaranteed returns or pressure to invest quickly. Always check that the firm is authorised by the Central Bank of Ireland before handing over any money.genuine.

Credit Union or Bank Impersonation

The scam: Someone contacts you claiming there is suspicious activity on your account, a payment has been blocked or your account needs to be secured. They may ask you to share security details or move money to a so-called ‘safe account’.

Stay safe: Your bank or credit union will never ask for your PIN, password or one-time passcode. Never transfer money following an unexpected call. Hang up and contact your financial institution using an official number.

Fake Family Emergency Messages

The scam: You receive a WhatsApp or text from someone claiming to be a family member with a new number who urgently needs money. They may say they’ve lost their phone or are dealing with an unexpected emergency.

Stay safe: Don’t send money straight away. Contact the person on their usual number or speak to another family member to verify the story. Agreeing a family password or secret phrase can also help verify genuine emergency requests.

AI is Making Scams Harder to Spot

Artificial intelligence (AI) is giving fraudsters new ways to make their scams more convincing. They can now create realistic images, videos and even voice recordings that make it harder to tell what is genuine and what isn't. **Here are a few ways scammers are using AI:**

Cloned voices
Fraudsters can use short recordings taken from social media to imitate someone's voice. You could receive a call that sounds exactly like a family member asking for urgent financial help.

Fake videos and images
AI can create convincing images or videos of people, businesses or products that aren't real, making fake offers and online profiles appear genuine.

More convincing messages
AI can help scammers write messages that look professional and are tailored to sound like they're coming from a trusted organisation or person you know.

STAY SAFE: Always pause before acting on a request. Independently verify a call by phoning the organisation using its official phone number.

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

Help Each Other Stay **Scam-Aware**

Talk with your **parents, grandparents, friends** and other family members about common scams and what to watch out for.

A quick conversation today could save a lot of worry tomorrow.



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Before You Find The Car **Check Our Rates**



The arrival of the new 271 registration often gets people thinking about a change of car. For some, that's a new model on the driveway. For others, it's an opportunity to pick up a great second-hand car or making the move to electric.

While plenty of time is spent comparing cars, prices and specifications, finance options are often overlooked. Taking a few minutes to compare loan rates could make a real difference to the overall cost of borrowing.

At Tower Credit Union, we offer **great rates on both new and used car loans,** plus you get the added benefit of **free loan protection insurance** on qualifying loans.

The examples below show indicative monthly repayments giving you an idea of how affordable it could be to upgrade your car with a Tower CU Loan:

Loan Amount	Term	Repayment	Frequency	Cost of Loan	Total Amt. Repayable	APR
€10,000	5 Years	€194.50	Monthly	€1,668.20	€11,668.20	6.43%
€15,000	5 Years	€291.74	Monthly	€2,502.41	€17,502.41	6.43%
€20,000	5 Years	€388.99	Monthly	€3,336.51	€23,336.51	6.43%
€25,000	5 Years	€486.24	Monthly	€4,170.61	€29,170.61	6.43%

Representative examples as at 06/11/2026

Calculate Your Quote & Apply Today

You can apply for in branch, online at **TowerCU.ie,** or via our **App in just 6 steps.**



EASY APPLICATION | QUICK DECISION | BORROW UP TO €100K | BUY PRIVATELY OR FROM A DEALER

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When Our Members Borrow **Our Communities Benefit**

This year, our members helped make €60,000 in community funding possible by choosing Tower Credit Union for their borrowing needs.

That funding is now supporting clubs, schools and community groups across our common bond, helping them create opportunities, deliver vital services and make a real difference to local people.

It's a great example of how, when you borrow with Tower CU, you're not just meeting your own financial needs – you're helping us give back to the communities we share.

Our Community Development Fund is now open for new applications. If your group could benefit, we'd love to hear from you.

To find out more about egilibility & to apply visit towercu.ie



Pictured above Commercials Camoige Rathcoole



Member Cash Draw
October Winners

Congratulations to the winners of the October Member Cash Draw

If you're not already entered, now is the perfect time to join.

Sign up in your branch or online at
TowerCU.ie

Top Prize
€10,000
Mandy Fleming

Second Prize
€2,000
Emily Tipping

Third Prize
€1,000
Susan Mooney

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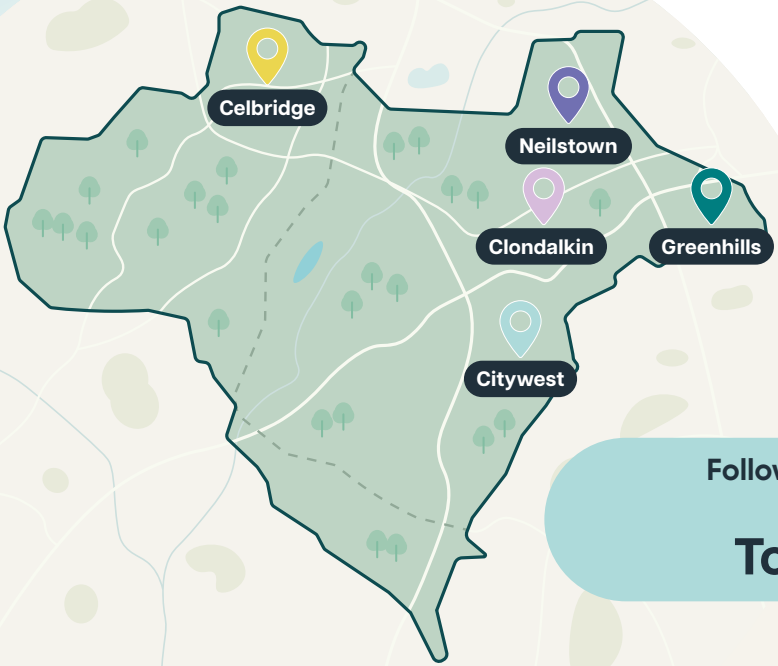
We're Here to Help

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

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