



Tower
Credit Union

Stay Connected

JUNE 2026 Newsletter



TowerCU.ie

Hello Summer!

Financial Wellness: Summer Spending Without Breaking The Bank!

Summer spending has a habit of creeping up – holidays, days out, weddings and those “sure why not?” moments can add up quickly. Before you know it, September arrives with a bigger bill than expected.

The good news? You can enjoy summer and stay financially on track – it just takes a little planning!



Simple Tips to avoid a financial hangover next September:



Set a Realistic Spending Limit

Once your mortgage/rent, bills, savings and essentials are covered, decide what's realistically left for summer spending.



Set a 'Fun Fund' & Separate Your Spending

Decide what you want to spend on this summer, maybe it's holidays, days out, family activities or meet up with friends. Set aside a realistic amount for the next 2–3 months in a dedicated 'summer spending' account so it doesn't get tied up in day to day spending.



Prioritise What Matters Most

You can't do everything – so spend intentionally. Ask yourself what matters most. Spend on what matters and cut back on what doesn't.



Set a Weekly Budget Amount

When you've worked out what's left after covering your essentials and setting aside your 'fun fund', work out what's left to spend on a weekly basis. This will make it easier to manage your money and avoid overspending.



Watch Out for 'Invisible' Spending

Coffee, lunches out & take-aways can quickly add up. They may not feel like much, but over a few weeks they can add up to hundreds of euro.



Spend intentionally so summer fun doesn't turn into financial stress later!

Community Development Fund Profile - Clondalkin CFR



This month, we're highlighting Clondalkin Community First Responders, a new local initiative that recently received funding for a defibrillator through our Community Development Fund.

Community First Responders are trained volunteers who provide rapid, lifesaving assistance in emergencies such as sudden cardiac arrest before emergency services arrive.

Congratulations to the CFR team on launching this vital service for the community. We're proud to support their work, made possible by the continued support of our members who choose Tower Credit Union for their borrowing needs.



Audrey Dolan CFR Clondalkin with Julie Daly Member Engagement Manager Tower CU

Credit Unions Top The List Of Ireland's Most Reputable Organisations



We're delighted to share that credit unions have once again been ranked Ireland's most reputable organisation and most trusted financial services provider for the fourth year running.

Recognised for being fair, friendly, genuine and community-focused, credit unions were also ranked highest for conduct. These results reaffirm the growing importance of people-focused financial services. As not-for-profit, member-owned institutions, credit unions are designed to prioritise community needs over profits.

Thank you for the trust you continue to place in us.
We're proud to support our members & community every day.

Be Fraud Aware

Highly sophisticated scams continue to increase, and staying vigilant is more important than ever.

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.

We will never ask you to confirm personal or financial information by text message. If something doesn't feel right, hang up or stop engaging and contact us directly via our main branch phone number to verify.



Scams to Watch Out For



Text Message Fraud

Scammers may text pretending to be banks or services – never click links or share codes. Always verify using trusted contacts.



Safe Account Scams

Scammers may call claiming your account is at risk and ask you to transfer money. We will never do this – hang up immediately.



Investment Scams

Scammers may promise high returns through fake investments like crypto, bonds or gold. If it sounds too good to be true, it probably is!



Romance Fraud

Scammers may create fake online profiles to build trust and steal money or personal info. Never send money or gifts to someone you haven't met in person.



Money Mule Recruitment

Scammers may offer "easy money" jobs that ask you to move funds through your account. Never transfer money for someone else – it's illegal.



Shopping Scams

Scammers may create fake websites or social media shops selling goods that don't exist. Stick to trusted platforms & check reviews.

If you suspect you're a victim of Fraud call us on 01 4570884 immediately.








Debit Card Safety

When Travelling This Summer

As the holiday season approaches, many of you will be heading off to enjoy some well-earned time abroad. To help you stay secure, we've put together some quick and easy tips for protecting your card while you're away.

Top Tips for Using Your Debit Card Abroad:

-  Keep your card in a safe place and never share your PIN.
-  Let your credit union know if you're travelling, it can help prevent blocks on foreign transactions.
-  Use ATMs located in secure, well-lit areas like banks or shopping centres.
-  Regularly check your account for any unusual activity.
-  Report lost or stolen cards immediately.

Safety Tips



Need Help While Abroad?
Our Card Services Team is available 24/7
+353 1 693 3333



Borrow €2,000
€20.82* / week - 2 years



Borrow €3,000
€31.22* / week - 2 years

Thinking of Going To College? We've Got You Covered

If college is on your radar, we're here to help make the next step a little easier. Our flexible education loans can help cover a range of costs, from college fees and accommodation, to laptops, equipment, and everyday expenses.

Borrow from €500 to €5,000 at a rate of 7.95% (8.27% APR), with flexible repayment options to suit your budget.

Getting started is easy – calculate your quote and apply in minutes through our App or online at

TowerCU.ie

*For finance examples & T&Cs see back page

Planning Ahead: Support for Home Upgrades & Electric Cars

With energy costs still high and the cost of living continuing to affect many households, members are increasingly looking at practical ways to reduce everyday expenses ahead of winter. For some, this means improving home efficiency through upgrades like insulation, windows, or doors. For others, it includes making the switch to electric vehicles to help manage fuel costs and move toward more sustainable travel.



Borrow €20,000

€89.57* / week - 5 years



Borrow €50,000

€129.25* / week - 10 years

**For finance examples & T&Cs see back page*

Home Energy Upgrade Loans

Our home energy upgrade loans are designed to be zero hassle.

There's no need for BER assessments, supplier quotations or invoices – we keep the process as simple as possible. Whether you're upgrading windows, doors or other parts of your home, we focus on getting you quick, straightforward access to the funds you need, without unnecessary admin.

Electric Vehicle Loans

With rising energy costs, more people are making the switch to electric cars. While the growing range of vehicles and finance options can seem overwhelming, we keep the process simple.

There's no need for invoices or grant applications—just a straightforward application process with minimal fuss. Whether you're buying new or used, from a dealer or privately, the loan can also cover a home charging point.

Our aim is to make financing your electric vehicle as easy and stress-free as possible.



Borrow €25,000

€111.97* / week - 5 years



Borrow €30,000

€134.36* / week - 5 years

**For finance examples & T&Cs see back page*

For information on
Energy Upgrade Grants available visit
SEAI.ie


Calculate your
quote at

TowerCU.ie


Member Cash Draw

April Winners

Congratulations to the winners of the April Member Cash Draw

 **Top Prize**

€10,000
Robert Wolverson

 **Second Prize**

€2,000
Joseph Brennan

 **Third Prize**

€1,000
David Connaughton



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

Sign up in your branch or online at

TowerCU.ie

CU at the Clondalkin Village Festival

As part of the Clondalkin Village Festival, our Clondalkin branch will be open it's doors on Sunday 14th June from 1pm to 4:30pm, hosting a special exhibition featuring the Clondalkin Camera Club and the Joe Williams Archive.

We're looking forward to welcoming members, friends, and the wider community into the branch. So if you're in the area pop in for some festival fun.

Clondalkin Festival runs from the 8th -14th June with many events taking place throughout the community for the week.





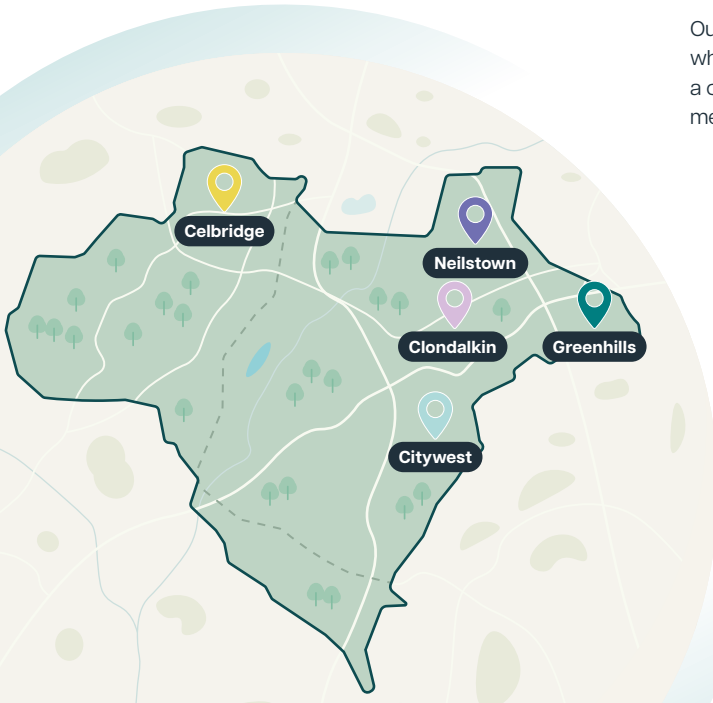
We're Here to Help

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](https://www.towercu.ie)



Celbridge

Citywest

Clondalkin

Greenhills

Neilstown

Loan Finance Examples

Home Improvement Loan - Borrow €20,000: Typical Example as at 21.05.26: Weekly repayments of €89.57 with a rate of 6.25% (APR 6.45%) based on a loan amount of €20,000 over a repayment period of 260 weeks. Total cost of credit €3,287.71. Total amount repayable €23,287.71.

Home Improvement Loan - Borrow €50,000: Typical Example as at 21.05.26: Weekly repayments of €129.25 with a rate of 6.25% (APR 6.45%) based on a loan amount of €50,000 over a repayment period of 520 weeks. Total cost of credit €17,206.37. Total amount repayable €67,206.37.

Car Loan - Borrow €25,000: Typical Example as at 21.05.26: Weekly repayments of €111.97 with a rate of 6.25% (APR 6.45%) based on a loan amount of €25,000 over a repayment period of 260 weeks. Total cost of credit €4,109.30. Total amount repayable €29,109.30.

Car Loan - Borrow €30,000: Typical Example as at 21.05.26: Weekly repayments of €134.36 with a rate of 6.25% (APR 6.45%) based on a loan amount of €30,000 over a repayment period of 260 weeks. Total cost of credit €4,931.34. Total amount repayable €34,931.34.

Education Loan - Borrow €2,000: Typical Example as at 21.05.26: Weekly repayments of €20.82 with a rate of 7.95% (APR 8.27%) based on a loan amount of €2,000 over a repayment period of 104 weeks. Total cost of credit €164.17. Total amount repayable €2,164.17.

Education Loan - Borrow €3,000: Typical Example as at 21.05.26: Weekly repayments of €31.22 with a rate of 7.95% (APR 8.27%) based on a loan amount of €3,000 over a repayment period of 104 weeks. Total cost of credit €246.35. Total amount repayable €3,246.35.

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.