



# SEPTEMBER NEWSLETTER





## DON'T FORGET

- **22nd September**  
Autumn Equinox
- **28th October**  
October Bank Holiday
- **31st October**  
Halloween

## IN THIS ISSUE -

- Green, Money Saving Tips
- Community Sponsorship
- Private Office Appointments

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# DID YOU KNOW?

**IF YOU HAVE AN ACCOUNT WITH US, ALL OTHER MEMBERS OF YOUR HOUSEHOLD CAN ALSO JOIN!**

**YOU CAN APPLY FOR A LOAN WITH A MINIMUM OF JUST €200 IN YOUR ACCOUNT!**

**YOU CAN JOIN US TODAY IF YOU LIVE, WORK OR STUDY IN OUR COMMON BOND!**

**WE PROVIDE LOANS FROM €200 to €100,000 WE ARE LOCAL, LOYAL & LENDING FOR ALL NEEDS!**

# 5 Money Saving Green Tips



EASY WAYS TO MAKE A DIFFERENCE IN YOUR HOME

## 1. Insulation

By insulating your home, you can save an estimated 10-50% annually on your heating bill. This can be done by adding additional insulation to your attic but also through small fixes like repairing any leaks or cracks in your windows and doors by filling in with caulk and adding draft excluders

## 2. Energy Efficient Bulbs

The next time you're switching out a bulb, opt for an energy efficient LED bulb. This small change can make a big difference in your overall electricity bill while also reducing the environmental impact

## 3. Solar Panels

This change to your home is not only better for the environment but also for your pocket! Installing solar panels can reduce your energy bills annually.

## 4. Reducing Thermostat

By reducing the temperature by just 1 degree you could save 3% annually on your heating bill. With rising costs, that could make a huge difference. For even more control on your usage, install a smart meter to track your energy usage.

## 5. Upgrading Household Appliances

By changing appliances such as fridges, washing machines and dishwashers to more eco-friendly models, you could in turn see a significant reduction in your energy usage and therefore your bill. Better yet - swap the tumble drier for the clothes line on our rare dry days!

To save even more money by doing eco-friendly home upgrades, consider a Green Loan with the Lough Credit Union - rates from just 4.79%!



# COMMUNITY SPONSORSHIP



**Everton FC**

Our CEO Jamie and Marketing Officer Kaia paid a visit to Everton FC to have a look at our new pitch-side sign! Pictured here with Everton FC Chairperson James O' Keeffe

Gavin O' Donovan from Lough Rovers GAA receiving sponsorship to support the improvement of the club's facilities. We are always happy to support causes that benefit our community!

**Lough Rangers GAA**



**Glasheen FC**

As the season gets back into full swing, we were delighted to be the Match Ball Sponsor for a home game at Glasheen FC. Well done to the boys for the 1-0 win! Pictured is John Murray with Jamie O' Leary.

There is something for everyone in our community outside of sport too! Here is Bill O' Sullivan from Lorca Theatre Group receiving a sponsorship cheque from our newest MSO Noma. Best of luck to Bill and the gang with this year's productions.

Lorca Theatre



## PRIVATE OFFICE APPOINTMENTS


In both our Bandon Road and Togher branches, we have private offices available to facilitate loan drawdowns, membership applications or financial advice and support services.


If you would like to book an appointment to meet with a member of our team, please call us on 021-496-3384 or email [staff@loughcu.ie](mailto:staff@loughcu.ie)





**Speak to our Loans Team today**

 021-496-3384

 [loughcu.ie](http://loughcu.ie)

 [loans@loughcu.ie](mailto:loans@loughcu.ie)

Planning to **STUDY** this year?


TALK TO US ABOUT OUR **EDUCATION LOANS**


**WINTER**  
**SUN**



Already dreaming about escaping the Winter?  
Talk to us about a Holiday Loans!

**Speak to our Loans Team today**

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