

The logo for mycu, featuring the word 'my' stacked above 'cu' in a blue, lowercase, sans-serif font. The logo is positioned on a white, rounded rectangular shape that overlaps a blue background.

# Your Quick Guide

MYCU Current Account / MYCU Debit Mastercard® / MYCU Overdraft

## Features

**MYCU Current Account provides you with everything you'll need for your everyday money management needs.**

- Access to your money 24/7.
- Simplified low cost fee and no penalty charges.
- Mobile and online banking.
- Access to eStatements.
- Overdraft available to qualifying members, contact us for availability.
- Standing Orders and Direct Debit facilities.
- Trusted credit union service.

**Get direct access to your MYCU Current Account with your MYCU Debit Card.**

- Accepted globally at millions of locations where you find the Mastercard acceptance mark.
- Make payments for goods or services in-store or online.
- Withdraw cash at ATMs at home and abroad.
- Security and convenience with contactless payments.
- 24/7 help desk support, including lost and /or stolen debit cards.

## Contact Us

We are always here to help, so for any queries related to your account, such as changing your contact details or requesting live balances, give us a call or come in to see us.

For card related services such as reporting lost or stolen cards, fraud disputes or card transaction queries, contact our dedicated 24/7 MYCU Card Services team on **01 511 9494**.

Visit [www.mycu.ie](http://www.mycu.ie) for information on all our products and services.

## Top Tips for Keeping Your Account and Card Safe

- Report a lost or stolen card to the 24/7 MYCU Card Services team immediately.
- Memorise your PIN and don't give it to anyone.
- Sign any new cards as soon as they arrive. Ensure that you cut up the old cards.
- Cover your PIN when making in-store purchases or using an ATM.
- Keep your card in sight when paying for goods or services.
- Retain receipts and check your statement regularly.

## Using your MYCU Current Account and Debit Card

### Money In

These are the ways you can lodge money into your account:

#### 1. Electronic Funds Transfers (EFT)

Arrange for organisations to make payments directly into your account safely and securely, whether it's your benefits, wages or pension. You'll need your IBAN to make payment instructions.

#### 2. Lodgments at your credit union branch

Come in and lodge cash directly into your account.

### Money Out

Here are the convenient ways you can make payments for goods and services or pay bills:

#### 1. MYCU Debit Card

Pay for your purchases directly from your MYCU Current Account, online or anywhere you see the Mastercard acceptance mark. Withdraw cash at an ATM or get cash back at a participating retail checkout.

#### 2. Automated Payments

Direct Debits and Standing Orders

Direct Debits are instructions you give authorising an organisation to collect funds from your account, useful for paying regular bills. It's important that you contact all service providers and inform them of your new account details and complete the instructions provided to ensure no disruption to service.

Standing Orders are payment instructions you will give to us to make regular payments to specific people or companies from your MYCU Current Account.

We can guide you through the process of setting up and managing direct debits and standing orders.

#### 3. Withdrawals at your credit union branch

Come in and withdraw from your account in cash or cheque form.

### Account Transfer Tips

- Ask for a schedule or check your account statements over the last 12 months for all direct debits and/or standing orders.
- Contact companies that provide services such as tolls, insurance policies or subscription services that may have repeated payments that are linked to your old debit card.
- Cancel any direct debits that you will no longer require and will not be moving across to your new account. Give yourself enough time as it may take a number of days if not a couple of weeks for your service provider to carry out changes.
- Make the transfer during a period of the month when there is least activity on your account.

## Fees and Charges

Important information to help you understand all fees and charges, is contained in our Fees and Charges booklet, available within the office or by visiting [www.mycu.ie](http://www.mycu.ie).

Please do not hesitate to ask a member of staff if you wish to have further explanation of fees.



**Gurrabraher Credit Union**  
Baker's Rd, Gurrabraher, Cork, T23 AW26

## How to contact us

- ◆ Visit our website: [www.gcul.ie](http://www.gcul.ie)
- ◆ Call us on: 021 430 3394



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