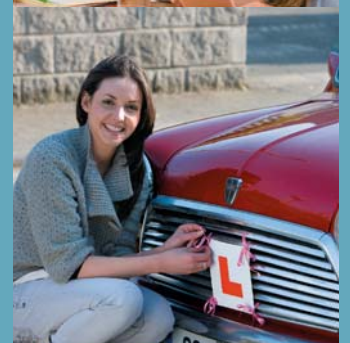
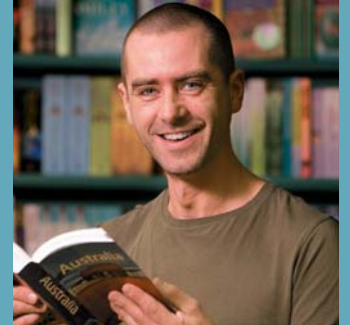


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Investing in our Future

Ireland's Credit Unions in the 21st Century

**An Amárach Research Report
for the Irish League of Credit Unions**



August 2009

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Foreword

The Irish league of Credit Unions is pleased to present this independent research report detailing the views of members and non members on current and future credit union services.

This report has been prepared by Amárach Research based on a comprehensive survey of 1,200 adults throughout the island of Ireland.

The detail within the report clearly indicates that Credit Unions are pillars of the community as the majority of people agree that credit unions are an important part of local communities; provide support to those struggling financially; have member's best interests at heart and can be trusted.

Member satisfaction with their credit union is extraordinarily high as credit unions have friendly staff; provide a good service and are seen as helpful; are seen as safe, secure and trustworthy and experience unprecedented levels of recommendation from their members.

Credit unions have a proven track record of meeting members' needs as members know they can turn to their credit union in times of need and a clear majority agree it is safer to borrow from their credit union than elsewhere.

Members and non members alike would like to use credit unions for more of their financial needs as there is very strong interest in Insurance products, current accounts, debit cards, ATM's, laser cards, pensions, receipt of government payments and online banking.

These findings are a tribute to the excellent work done by staff and volunteers over many many years and to the work that they continue to do for their members on a daily basis throughout the island of Ireland. The clear indications from members and non members alike that they would like credit unions to provide a greater range of financial services to satisfy their needs poses a challenge for us all to ensure that credit union services are directed towards improving the economic and social well-being of all members as per our operating principles.

The ILCU hope that this report will provide food for thought to credit union boards and staff throughout Ireland and that the findings will inform future strategic developments.

Jimmy Johnstone

Vice-President, ILCU & Chairperson of National Technology Committee

Executive Summary

The Irish League of Credit Unions (ILCU) recognised a need for insight into members and non member's views of current Credit Union services and their willingness to use future services if they were provided.

The ILCU commissioned Amárach Research to undertake a survey of 1,200 adults throughout the island of Ireland in March 2009 which included members and non-members of the Credit Union.

The findings signify strongly that there is significant appetite for using the Credit Union for more than just borrowing. A large proportion of the population of the island of Ireland stated that they would like to use the Credit Union for more of their financial needs. This high level of interest is backed up with very positive associations with Credit Unions vs. other financial institutions.

What is especially encouraging from these findings for Credit Unions is that it indicates that members are open to new product and service innovations that meet real needs and enhance already high levels of customer satisfaction. Moreover, the high level of interest amongst non-members point to a strong recruitment channel for Credit Unions to establish an even stronger foothold in hundreds of communities throughout Ireland.

Encouragingly, the Irish League of Credit Unions has already set up an Information Communications' Technology (ICT) Strategy with the key objective of addressing the technology needs of Credit Unions in Ireland in meeting the growing needs of members.

We recommend that Credit Unions in Ireland acknowledge their vital role in their members' communities and heed the requests of the public to offer a wider range of products and services to offer a real alternative to traditional financial institutions, towards which there is significant disillusionment and resentment.

The ICT strategy, by providing key efficiency and cost saving benefits, will be a key cornerstone in aiding Credit Unions to come together to act as a collective to deliver solutions to members.

Introduction

A community is like a ship; everyone ought to be prepared to take the helm.

Henrik Ibsen

Banking and finance will never be the same again in Ireland. Indeed, we are now coming to terms with a legacy of financial profligacy that has damaged the economy, hurt taxpayers and placed a burden on future generations. At such times it is important to identify better ways of meeting our everyday needs for financial services. Better because they have withstood the test of time – including recent times – or better because they build on past success to meet future needs.

The ILCU represents 508 Credit Unions throughout the island of Ireland. Now, more than ever, Credit Unions play a vital role in meeting the needs of Irish people in their local communities. Nor are these needs confined simply to savings and borrowings; because members of Credit Unions are just that: members. They belong to and have influence over their local Credit Unions in a way that would be unimaginable for banks and other financial institutions.

This means that Credit Unions have a better understanding of the needs of the local communities that they serve: putting them in a key position to help their communities get through the recession and prepare for the recovery. The new realities of life in Ireland in the early 21st century mean that the role of the Credit Unions will become even more important in the years and decades ahead.

However, in order for Credit Unions to fully meet the financial needs of members and be a realistic alternative to large financial organisations, they need to be in a position to deliver products and services which have become integral to how member's manage their financial needs.

Encouragingly, the Irish League of Credit Unions has already set up an Information Communications' Technology (ICT) Strategy with the key objective of addressing the technology needs of Credit Unions in Ireland in providing these products and services to members. Although some Credit Unions have individual solutions in place to meet these needs, there are key efficiency and cost saving benefits of tapping into one overall knowledge and resource bank that the ICT strategy sets out to provide.

The Irish League of Credit Unions has commissioned this report to provide insight into members and non member's views on current Credit Union services and their willingness to use future services if they were provided for them.

The findings signify strongly that there is enormous appetite amongst current members for Credit Unions to offer more products and services to address their current financial needs. The preference for the Credit Union over financial institutions for services such as current accounts, ATM cards etc. is evident in significantly greater positive associations held with Credit Unions versus other financial organisations.

This report has been prepared for the Irish League of Credit Unions by Amárach Research. It is based on the findings of a survey of 1,200 adults throughout the island of Ireland in March 2009. The sample comprised of 800 adults in the Republic of Ireland, and 400 in Northern Ireland. These samples were nationally representative, and therefore included both members of Credit Unions and non-members. More details about the methodology used are in the appendix.

1. Credit Unions: Pillars of the Community

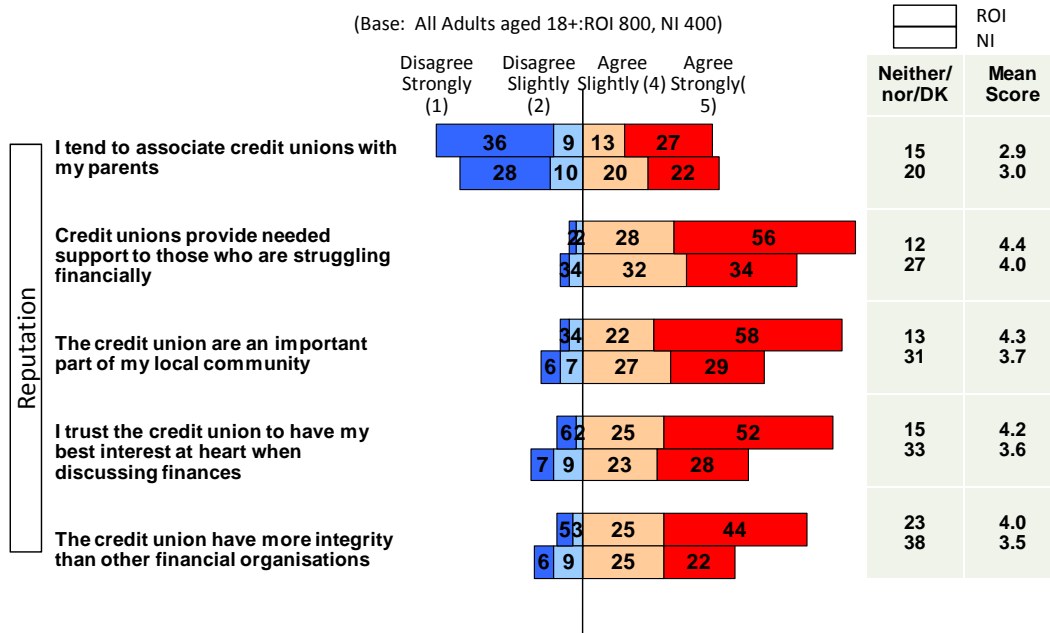
One of the truest tests of integrity is its blunt refusal to be compromised. Chinua Achebe

In our survey we examined the attitudes of members and non-members towards Credit Unions as both financial institutions and organizations playing a distinctive role in their local communities.

There is a clear recognition that Credit Unions operate in a very different way to, say, banks when it comes to the services they provide. Take, for example, responses to the statement that 'Credit Unions provide needed support to those who are struggling financially'. As the chart shows, the majority of people agree with this statement, north and south of the border. Indeed, the majority of non-members agree with this as well. In relation to key sub-groups we find that:

- Older adults (especially over 55s) are more likely to agree
- Women are more likely than men to agree
- People in lower social class groups are more likely to agree

Attitudes Towards the Credit Union – I – ROI & NI



(Q.18)

The communal role of Credit Unions is highlighted by responses to the statement that ‘The Credit Union is an important part of my local community’. Some 70% of members agree strongly with this statement, but even a majority of non-members agree strongly or slightly with the statement as well. As for key sub-groups we find that:

- Middle aged adults (45-54) are more likely to agree
- Women are again more likely to agree than men
- As are people in lower social class groups

At a time when trust in banks has plunged in Ireland and elsewhere, Credit Unions have weathered the storm well. One measure is the level of agreement with the statement ‘Credit Unions have more integrity than other financial institutions’. Nearly 7 out of ten adults in the Republic of Ireland agree with this (including 48% of non-members). Nearly half of all adults in Northern Ireland also agree.

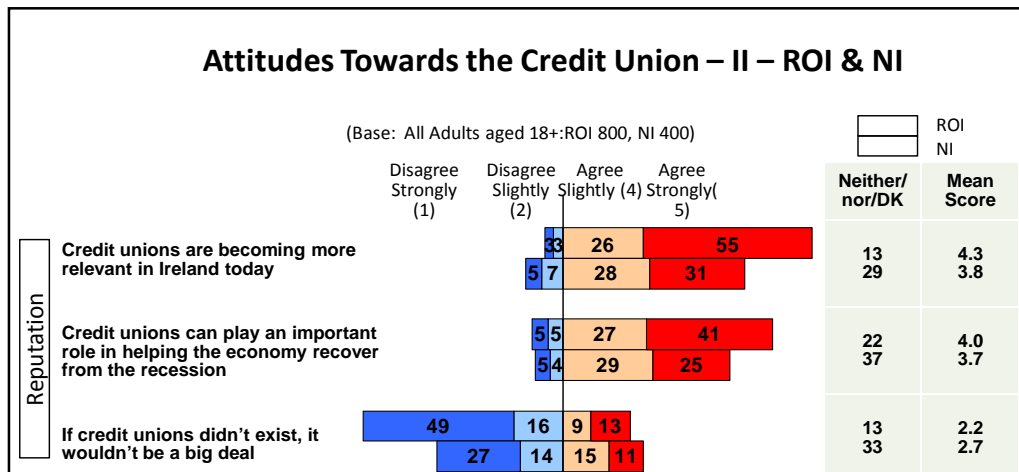
Among the key sub-groups in agreement are:

- Younger adults under 45 (including two thirds of 18-24s).
- Two thirds of those in higher social class groups (ABC1s).
- People living in Leinster outside Dublin (50% agree strongly).

It follows that people tend to be more trusting of Credit Unions when it comes to their own personal interactions. A majority of adults on both sides of the border agree that ‘I trust Credit Unions to have my best interests at heart when discussing finances’. Looking at the sub-groups most in agreement with this we find they are:

- Women more than men.
- 45-54 years olds in particular.
- And people in lower social class groups.

One sure test of the relevance of an organisation is to measure agreement with the statement ‘If the organisation didn’t exist, it wouldn’t be a big deal’. Asking this directly we find that there is strong disagreement with such a statement, especially in the Republic of Ireland. Even 60% of 18-24s disagree in the South, despite having the least exposure to credit unions.



Another way of framing this issue is to pose the statement that ‘I tend to associate Credit Unions with my parents’ – as a way of gauging whether they are indeed less ‘relevant’ to younger members etc. Here there is more of an age gap: younger people are somewhat more likely to agree than disagree; older adults less so. Whether this is merely a lifestage effect (as they get older younger people will feel like the Credit Union is more for people like them) or a generational effect is not clear. Though the generally positive reaction to other statements about Credit Unions by young people would suggest it is simply the former.

Looking forward, there is a clear perception that Credit Unions are becoming more relevant in Ireland today – and that they will play an important role in the recovery of the economy from recession. Two statements to this effect are shown in the chart – indicating a hugely positive level of agreement both the Republic of Ireland and Northern Ireland. In relation to the former (relevance today), two thirds of non-members in the South are in agreement.

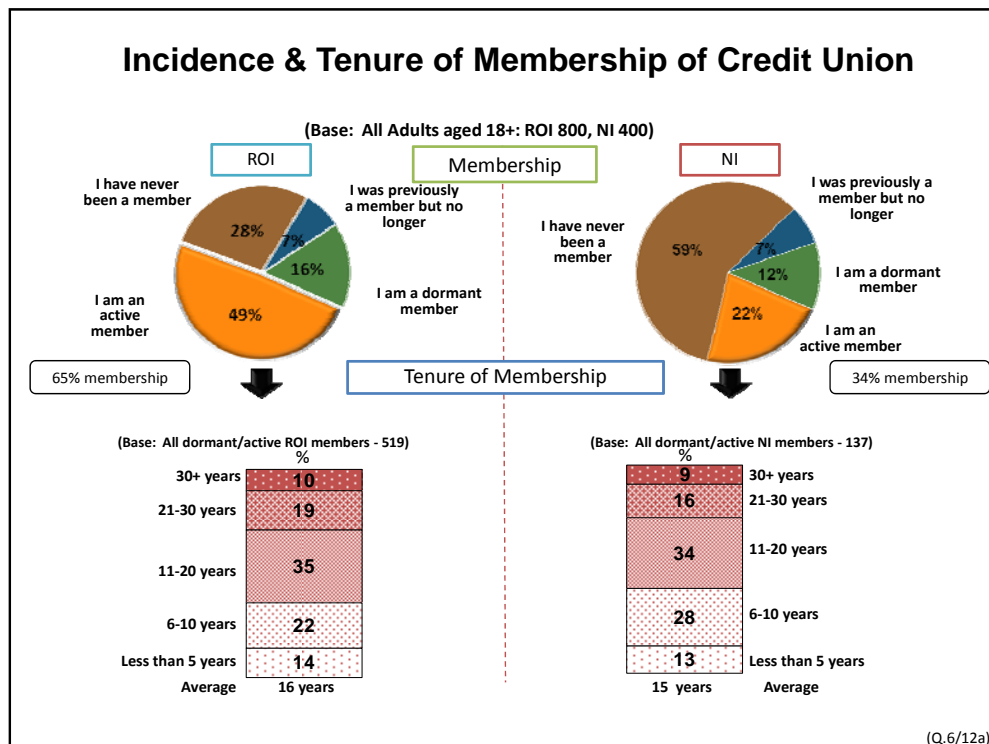
Others agreeing strongly are 45-54 year olds, women and those in lower social class groups. In relation to the latter statement (on recovery), a similar pattern of agreement holds.

2. What it means to be a Member of a Credit Union

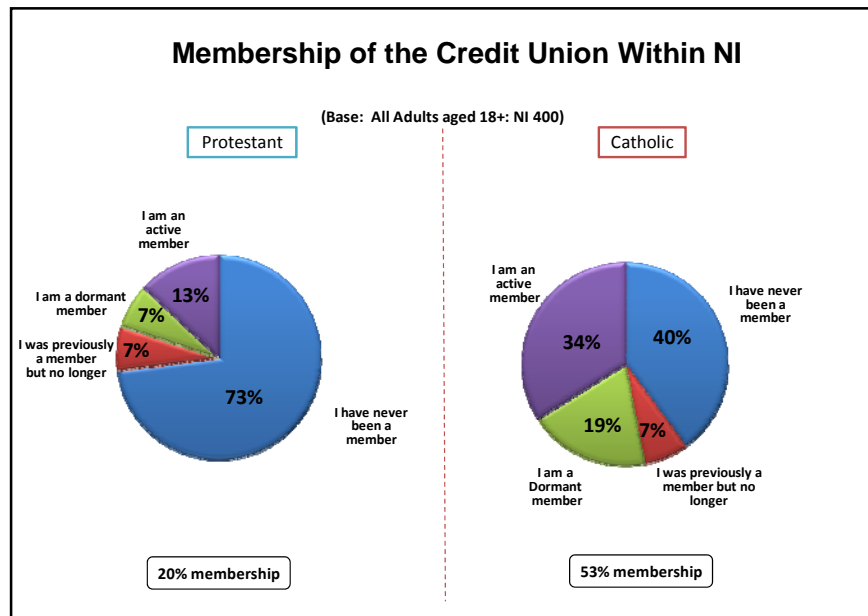
Do more than belong: participate. Do more than care: help. Do more than believe: practice. Do more than be fair: be kind. Do more than forgive: forget. Do more than dream: work. William Arthur Ward

We need to belong. It is a fundamental human need, and an essential element in human happiness. We get a sense of belonging and connection through our relationships with family and friends. But we also need to belong to a wider community: where we live or sometimes where we work. Credit Unions provide that sense of belonging for many people: for one in two adults in the Republic of Ireland as it happens.

In our survey we asked people to describe their current relationship with Credit Unions. As the chart below shows, there is a spectrum of belonging running from active membership to never having been a member. In between are those who are ‘dormant members’ and ‘former members’. The contrast between the Republic of Ireland and Northern Ireland is significant. Depending on whether you include dormant members or not, the incidence of membership in the Republic of Ireland is running at about twice that in Northern Ireland.

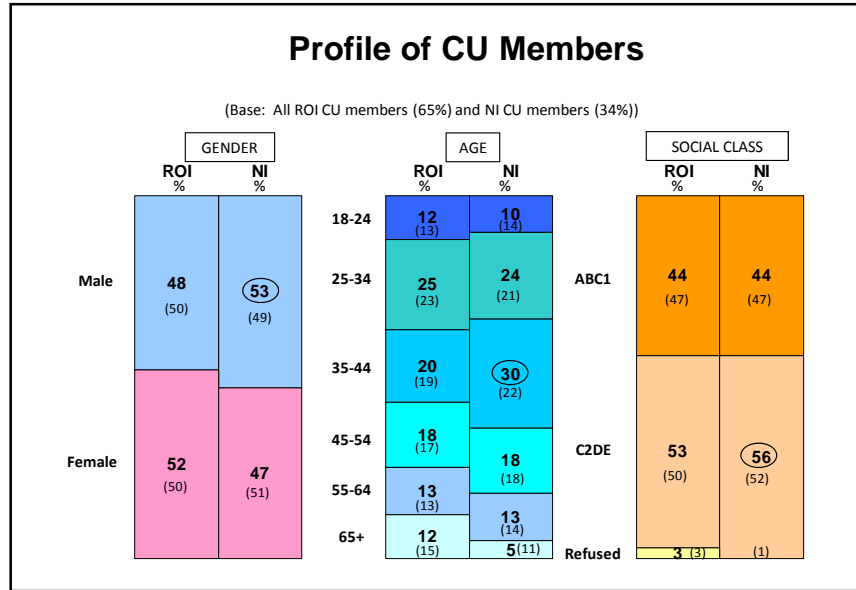


The lower level of membership in Northern Ireland partially reflects differences in terms of membership across the two communities there. Over half of all Catholics in Northern Ireland are active or dormant members of a credit union; versus just 20% of Protestants. Nevertheless, member profiles in terms of length of membership are broadly the same on both sides of the border.



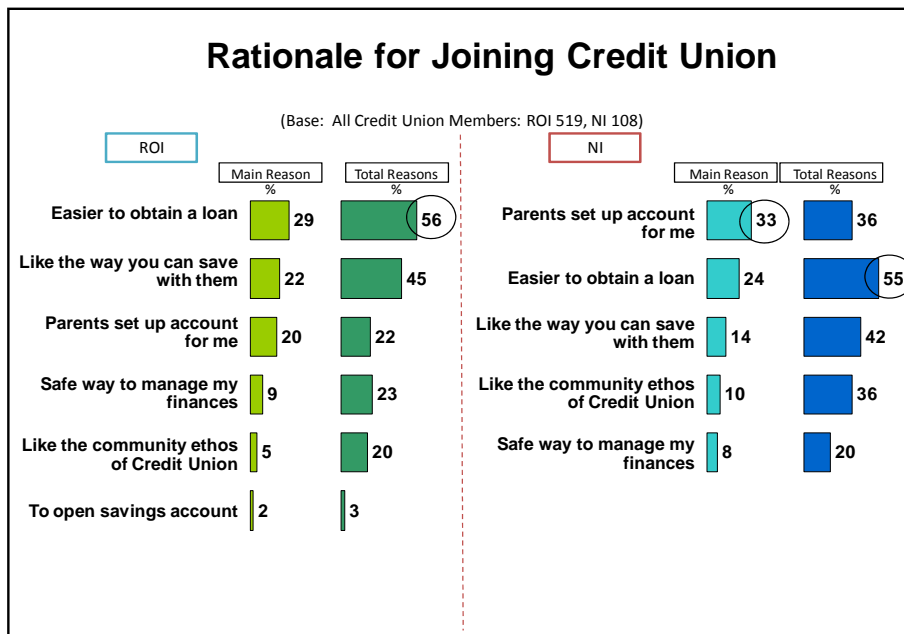
Indeed, if we widen out the analysis of membership to contrast the profile of Credit Union members with the total population, it is apparent that there are remarkably few differences in terms of such key demographic variables as gender age and social class. For example, as can be seen in the chart below, 13% of the adult population in the Republic of Ireland are aged 18-24; compared with 12% of all Credit Union members (including dormant members). This means that Credit Union members truly are drawn from all parts of Irish society.

Similarly there are comparatively few, significant differences between Credit Union members on either side of the border, at least in terms of standard demographics. The one exception is the larger percentage of members in Northern Ireland in the 35-44 age group (30%) compared to 20% in the Republic of Ireland. Though the same age group does make up a larger percentage (22%) of the North's adult population anyway than the South's (at 19%).



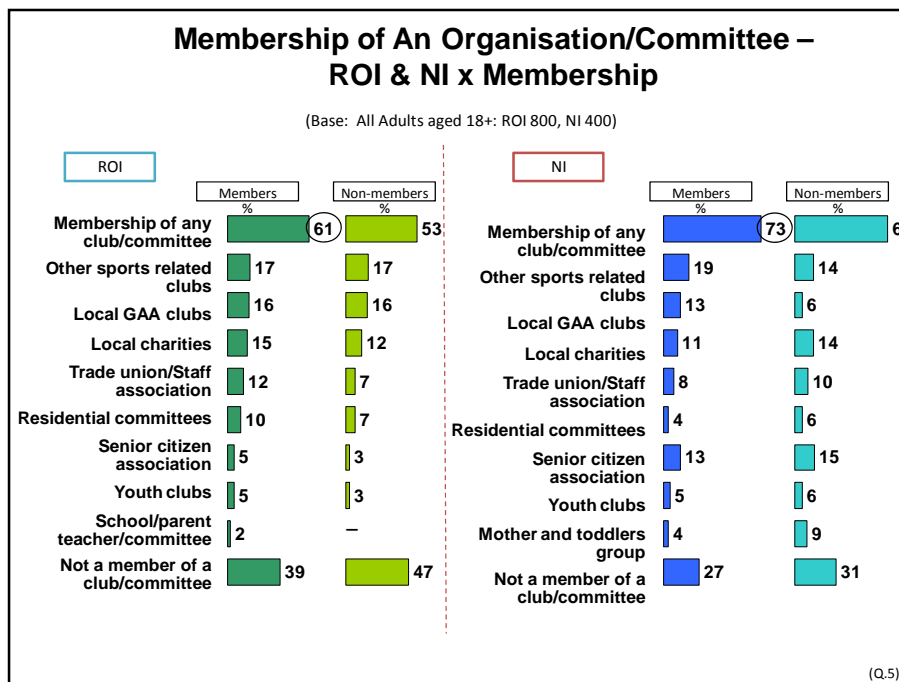
However, there are important differences in terms of the drivers of Credit Union membership. In Northern Ireland, the main reason for joining the Credit Union is the fact that ‘parents set up an account for me’: this is true for a third of all NI members, as shown in the chart. This contrasts to the main reason in the South: the perception that ‘it was easier to get a loan’: cited by 29% of members; with the role of parents relegated to third place.

That said, when we allow for the fact that people may have had multiple reasons to join the Credit Union – and you ask them for second and third reasons to join – we find that ease of obtaining a loan is the most cited reason for joining on both sides of the border. Followed by the way in which people can save with their Credit Union.



We Irish are a nation of joiners. Nearly six out of ten adults in the Republic of Ireland, and seven out of ten in Northern Ireland, belong to one or more clubs, societies and committees. Though membership of Credit Unions dwarfs that of any other organization, there are nevertheless a number of other key institutions that people belong to.

Membership of the GAA is among the highest for membership: at 16% of all adults in the South (much lower in the North). Other sports related clubs (e.g.: FAI, IRFU) are also significant, followed by local charities and by trade union membership. Membership of senior citizen associations is significantly higher in Northern Ireland compared to the South.



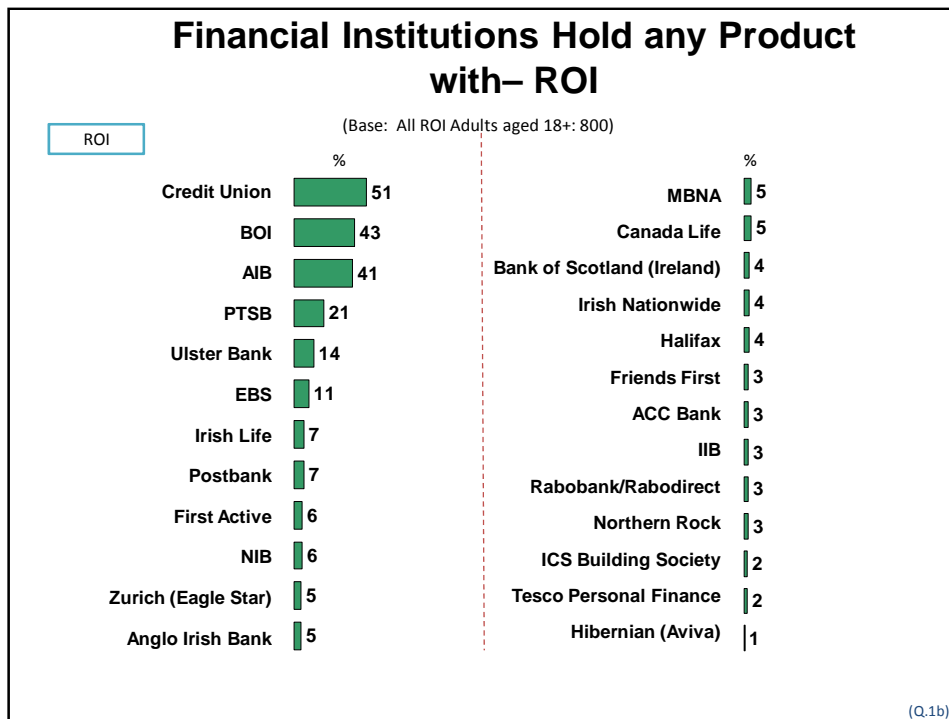
The important thing, however, is to note that Credit Union members as a whole are more likely to belong to one or more club and social groups than non-members. This would seem to imply that there is a higher level of citizen engagement among Credit Union members than the rest of the population.

This reinforces the point that Credit Unions play an important role in their local communities that goes beyond providing much valued financial services. Rather, Credit Unions – through their members – are an essential part of what some have called the ‘social capital’ in a community. Social capital can be loosely defined as the network of connections in a community that bind its members together so that they can be more effective in cooperating

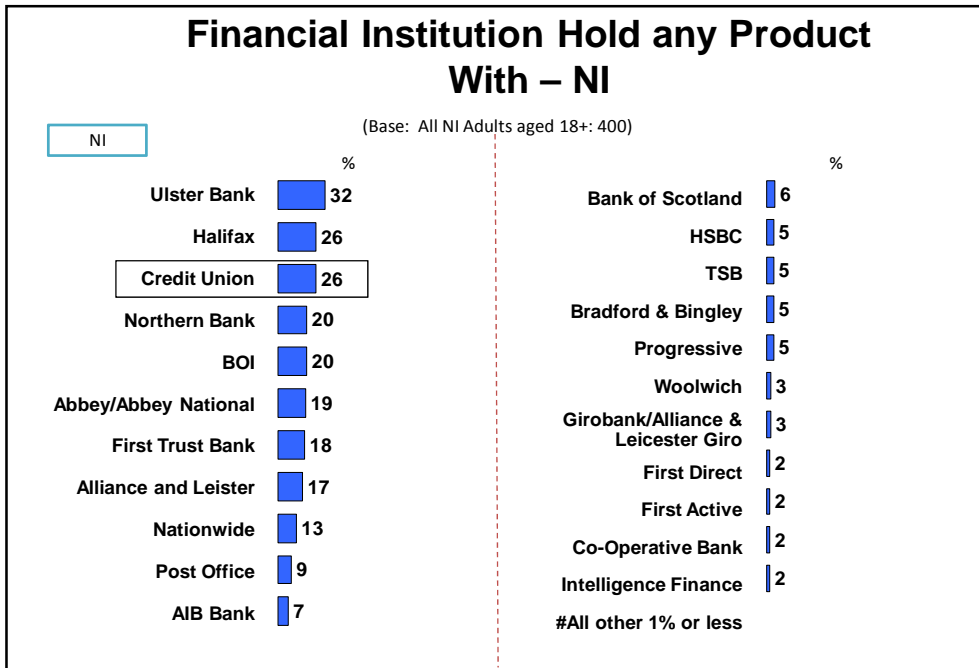
with one another, and in solving shared problems that are too big for any one individual to solve.

Such an insight brings home the indispensable nature of Credit Unions not only to individual members but also to the wider communities that they serve. A fact that is recognised by non-members as well, as examined in the next section.

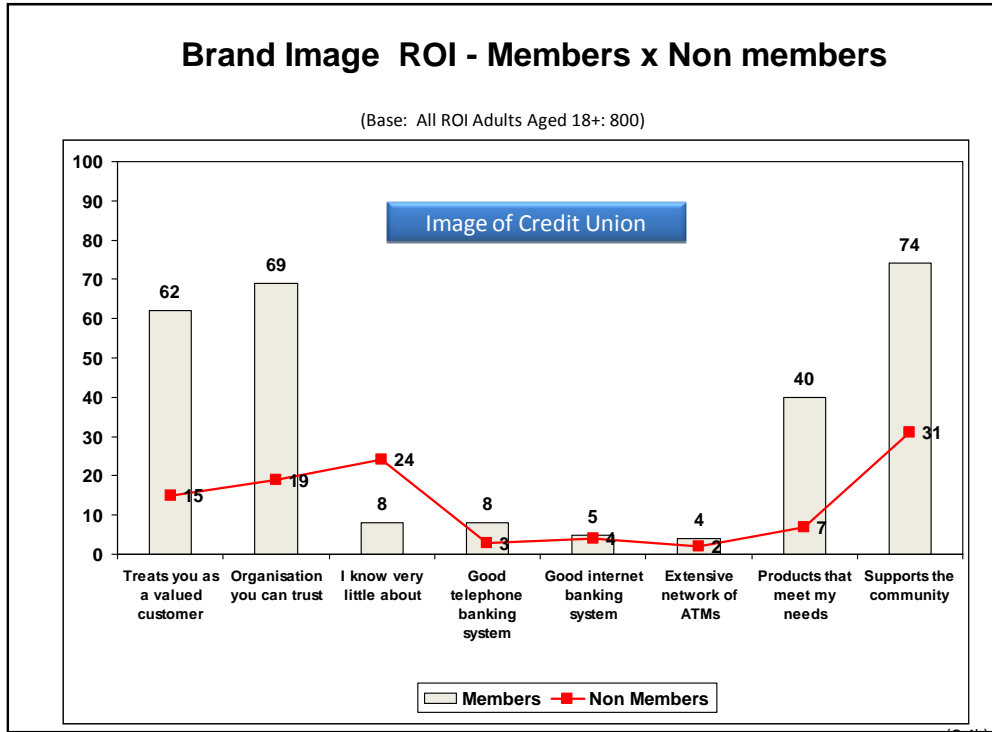
One in two living south of the border has a product with a Credit Union – measured across all financial products (savings, current accounts etc).



The picture is different in Northern Ireland – there, approximately one in four adults has a relationship with a Credit Union: still high relative to the shares of other financial institutions.



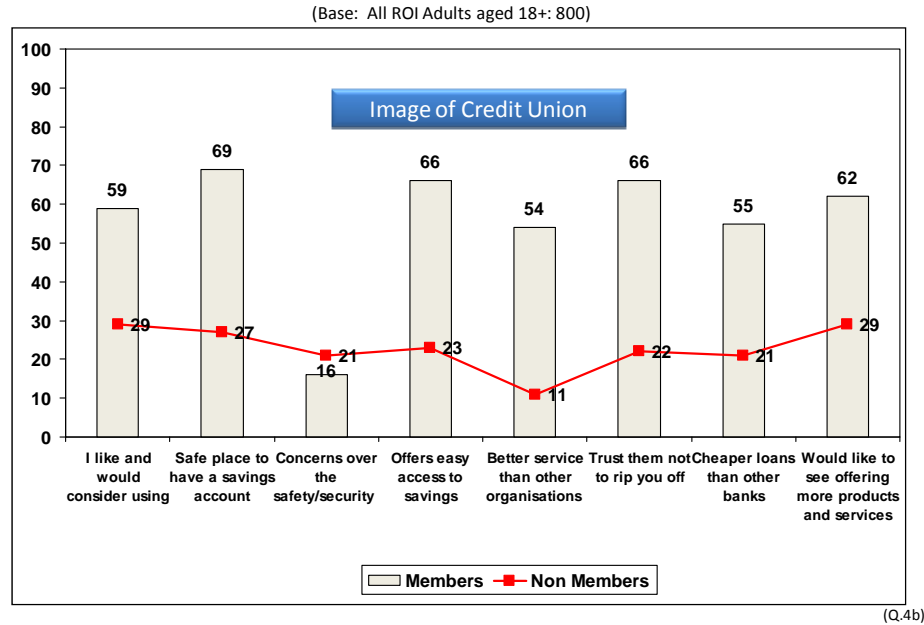
What does it mean to be a member of a credit union? One way of gauging this is to ask members and non-members about the perceptions of Credit Unions – in other words, its image. The following two charts show the proportion of members and non-members who would associate various attributes with Credit Unions. For example, 62% of members agree that the Credit Union that it ‘treats you as a valued customer’, compared with 15% of non-members. An even higher proportion – 69% - of members agrees that the Credit Union is ‘an organization they can trust’. Indeed, the proportion of adults believing these labels apply to Credit Unions is higher than the proportion agreeing they apply to any other financial institution.



The highest scoring attribute for Credit Unions is that it is ‘an organisation that supports the community’. Some 59% of adults agree with this, more than twice the proportion agreeing it applies to Ireland’s two largest banks: AIB and Bank of Ireland.

The situation is different by degree in Northern Ireland. Whilst the same pattern of members scoring Credit Unions higher for various attributes than non-members still applies, the gap between Credit Unions and specific institutions such as First Trust or Bank of Ireland is lower – reflecting the lower membership level for Credit Unions overall in the North.

Brand Image ROI - Members x Non members

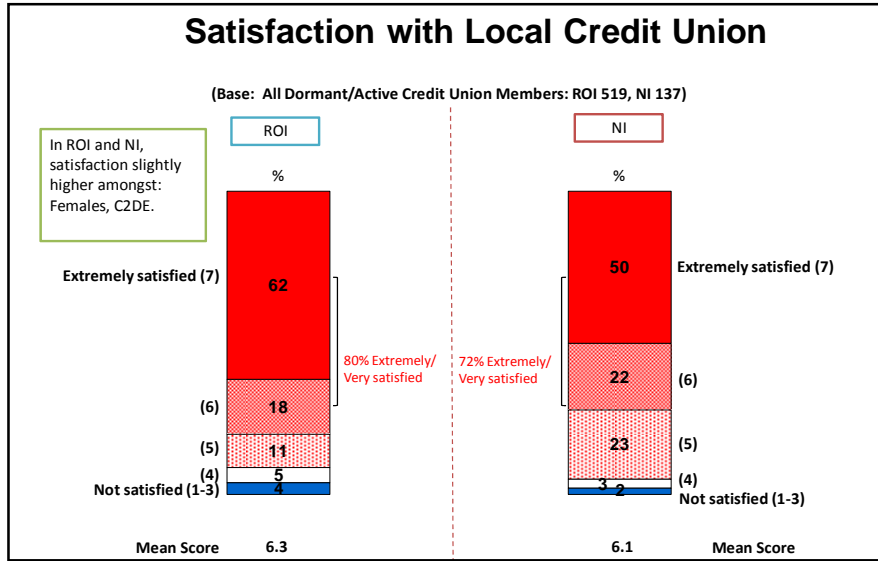


The second chart shows the other image factors that we assessed for Credit Unions in comparison with other institutions. Again, a similar pattern emerges: extremely high levels of agreement among members vs. non-members, except where it doesn't apply – e.g.: in relation to an extensive ATM network. The Northern experience extends to these factors as well. Overall, for those factors where comparisons are valid, Credit Unions score better than all other financial institutions examined in our study – on both sides of the border – with just one exception: perceptions that they 'have a range of products that meet my needs'.

You might expect from our analyses so far that customer satisfaction among Credit Union members is high – and you would be right. Indeed, what is extraordinary about the level of satisfaction with Credit Unions is just how high it is. As the chart shows, 62% of members in the South – and 50% in the North – give the highest possible score of 7 out of 7, for 'very satisfied', on our measure of satisfaction. These are remarkably high figures: in our experience it would be more normal for providers of consumer services to achieve, say, a 20%-30% top box score for customer satisfaction using this measure.

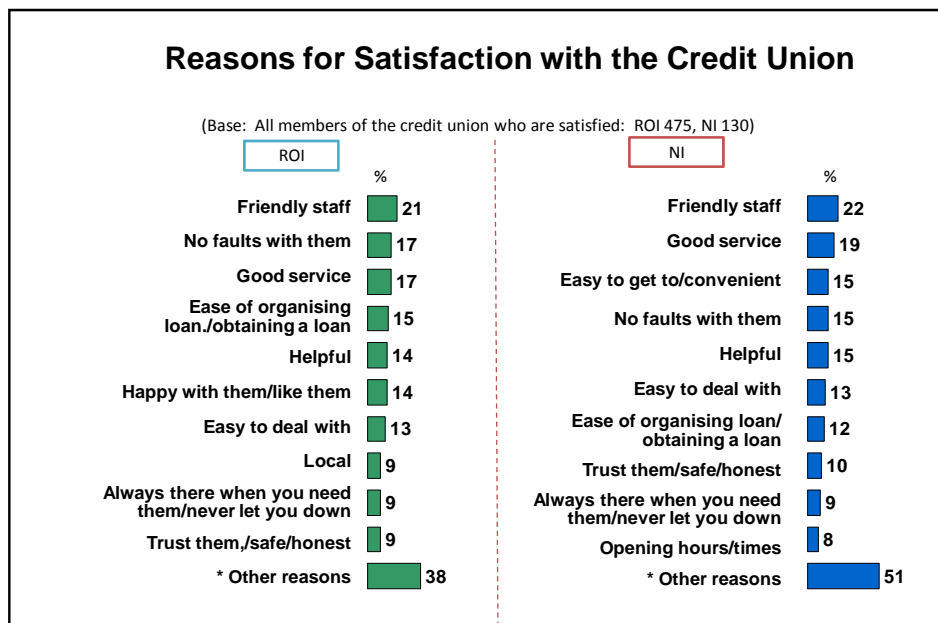
As for those sub-groups with even higher than average levels of satisfaction, they include:

- Over 55 year olds (on both sides of the border).
- Women significantly more than men – North and South.
- Those in lower social class groups (though more so in the South than the North).

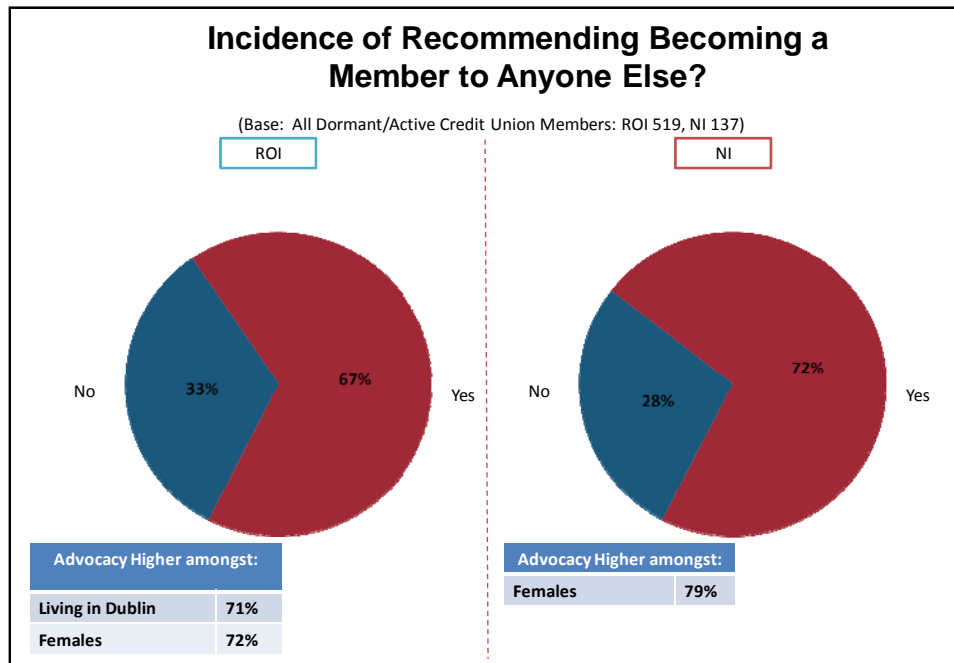


What drives such high levels of satisfaction? In a word: people. Our open ended question in the survey elicited many of different reasons why people are so satisfied with their Credit Unions. As the chart indicates, the main satisfaction drivers are:

- Friendly staff: this is particularly important to older members over 55, and for female members (especially in the South).
- Good service: this is particularly important for customers in the 35-44 age group, on both sides of the border.
- Ease of getting a loan: cited by 25-34s in particular in the South, less relevant in the North.
- Helpfulness: again important for older members (over 55).



Such extraordinary service experiences normally translate into the most powerful form of marketing there is, namely: word-of-mouth. As the chart illustrates:



Some seven out of ten members – on both sides of the border – are advocates for Credit Unions, having recommended to at least one other person that they become a member of the Credit Union. Such levels of advocacy are unprecedented in our experience, and indicate more powerfully than any other measure how satisfied members are with their day-to-day service experiences.

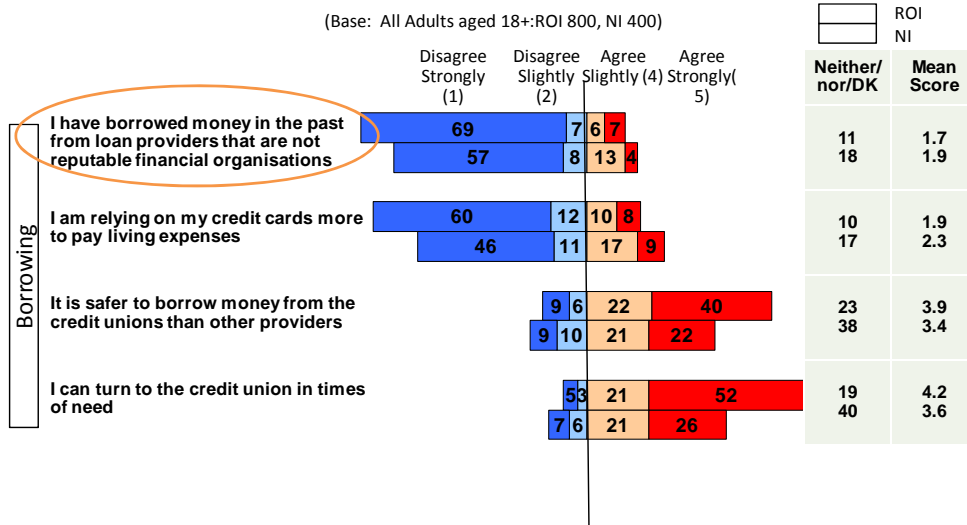
So far we have focused mainly on the social capital dimension of Credit Unions in their communities. But of course Credit Unions exist first and foremost to help meet the financial needs of their members. Credit Unions are synonymous with flexible borrowing options. This is evident in the fact that most people join their local Credit Union to make it easier to obtain a loan.

Credit Unions were developed partly in response to the need to protect vulnerable sections of society from predatory money lenders. Unfortunately a few adults still find themselves in the situation of borrowing money from providers that are ‘not reputable’. Our research shows that 13% of adults in the South have found themselves in this situation, and 17% in the North. Those most vulnerable tend to be:

- People in the family formation age group of 35-44 in the South (17% agree), and 25-34 in the North (25% agree).

- Those in lower social class groups.
- Members of Credit Unions in Northern Ireland (but not in the South).

Attitudes Towards the Credit Union – III – ROI & NI



(Q.18)

This clearly demonstrates a need for safer borrowing options which the majority appreciate the Credit Union provides.

One indication of present difficulties is that even larger minorities on both sides of the border find themselves in the situation of relying on their credit cards more to pay their living expenses. Those more likely to find themselves in this situation are somewhat older in the South (over 55s), but younger in the North (under 35s). Another cross-border contrast is that it is those in higher social class groups in the South that are more reliant on their credit cards to meet living expenses, versus those in lower social class groups in the North.

Given the overall positive attitudes towards Credit Unions, it is no surprise that they are seen as a preferred provider of loans in tougher times. Nearly three quarters of adults in the Republic of Ireland agree that they can indeed ‘turn to Credit Unions in times of need’, and nearly half of those in Northern Ireland. In the South, even 46% of non-members agree with this statement. Credit Unions are seen as providing needed support to those who are struggling financially by some 84% of all adults in the Republic of Ireland and two thirds of all adults in Northern Ireland. There tends to be broadly similar agreement across all segments of society.

3. Going Forward: The Need to Meet the Wider Needs of Members

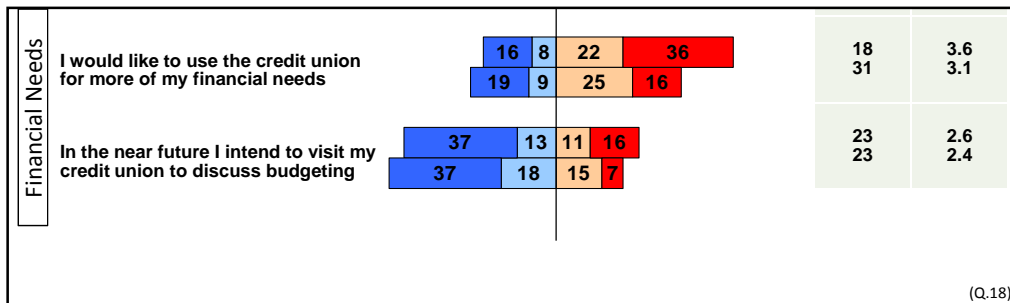
Ní neart go cur le chéile
Old Irish Saying

The danger with doing a great job is that you can become complacent. Too many excellent organizations and businesses have succumbed to a sense of ‘everything is grand’ only to find their members and customers voting with their feet and going elsewhere.

One response to this dilemma – the only sustainable one – is to be aware of the changing needs and expectations of members and customers, and to develop new services alongside existing ones that meet emerging needs.

There is significant appetite for using the Credit Union for more than just borrowing. A large proportion of the population of the island of Ireland agree that they ‘would like to use the Credit Union for more of my financial needs’. Rising from 41% in Northern Ireland to 58% in the Republic of Ireland. Those more likely to agree than the average are:

- 45-54 year olds (on both sides of the border).
- Women more than men in the South, the reverse in the North.
- Those in lower social class groups in the South, with less of divergence in the North.



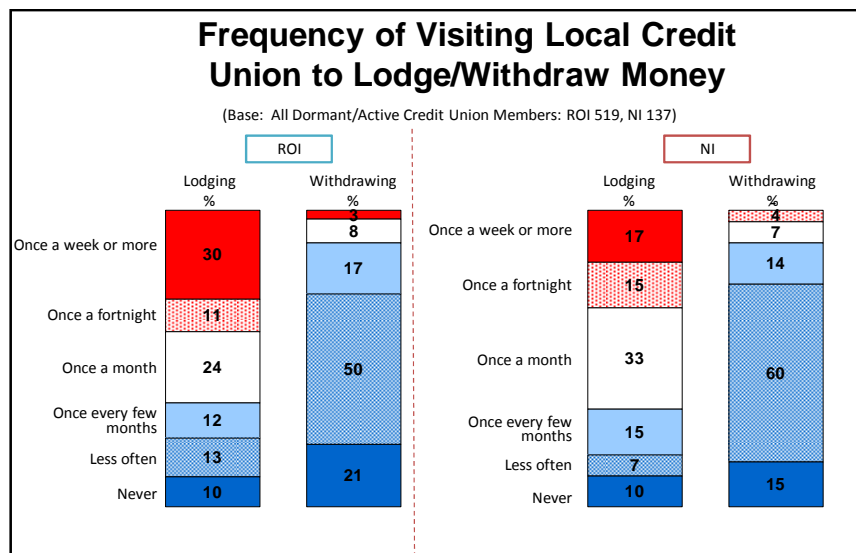
As expected, members are more positive towards future usage than non-members, though in the case of the latter, over a third would like to use Credit Unions for more of their financial needs in the South – and three in ten across the border in the North. Indeed, significant minorities intend visiting their Credit Union to discuss budgeting – 27% in the South and 22% in the North. The 35-54 age groups are leading this demand – not surprisingly perhaps as they have borne the brunt of much of the recession’s impact in the past year.

With so many people now anticipating growing needs for Credit Union services, the big question is -How can Credit Unions meet the growing demands of members without compromising on the quality of service they currently provide?

Face to Face vs. Remote Services?

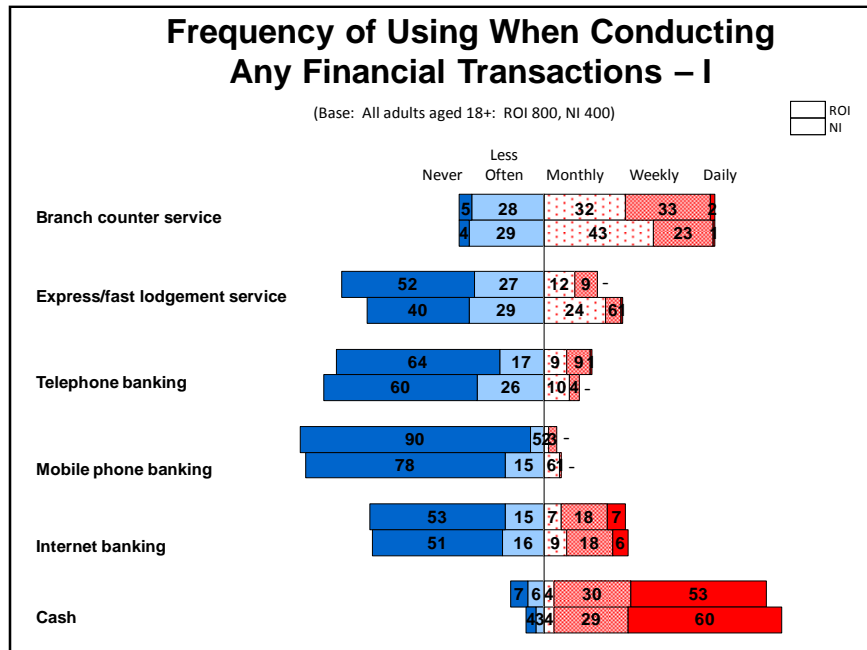
Friendly staff is the main reason driving satisfaction with local Credit Unions so there may be concerns that moving to offering services such as online banking may reduce this interaction and lower satisfaction levels. Republic of Ireland members are very active in visiting their local Credit Union for lodging money, with 3 in 10 visiting their Credit Union on a weekly basis in order to do so. Members living in Northern Ireland visit less frequently, visiting their local Credit Union on a monthly basis (1 in 3) in order to lodge money although 1 in 5 members from Northern Ireland visit their Credit Union on a weekly basis.

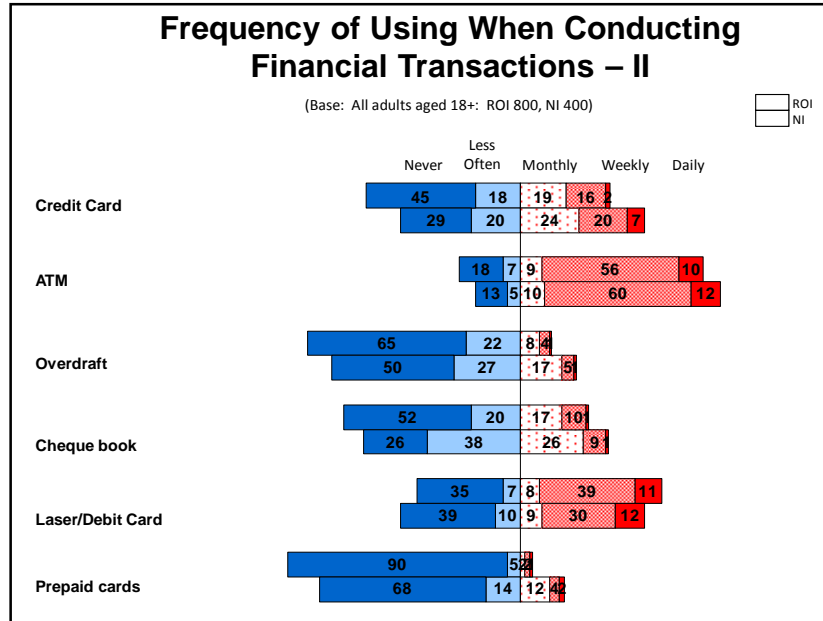
In terms of withdrawals, there is very infrequent visiting of credit unions, with the majority on both sides of the border withdrawing less often than every few months. This may be a function of operating their Credit Union accounts as savings/paying off loans rather than how one would operate a current account.



However, although many appreciate the face to face interaction from visiting their local Credit Union, there are also a high percentage of those who interact with their accounts remotely if provided with the tools to do so. Over 1 in 10 members within the Republic have payments made automatically into their Credit Union accounts via direct debit/standing order, this is slightly less in the North at 8%. Payments via wage deductions are more popular south of the border – 10% versus 2% up North.

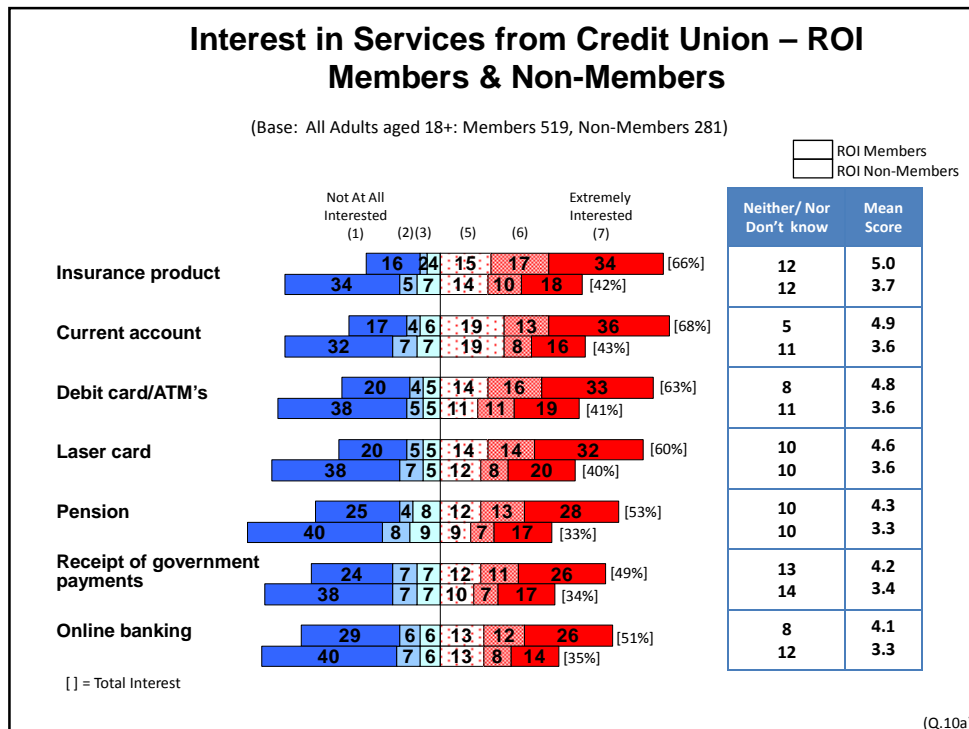
The bigger question is how do members want to interact with their Credit Union accounts? There is strong evidence that many are using automatic and remote access to manage their finances in their current accounts they hold with other institutions. The tables show interactions with all financial service providers by all adults. We find that 3 in 5 use their ATM card on a weekly basis in Northern Ireland – this was slightly less in the republic of Ireland at just under 3 in 5. One in four in ROI and similar in NI use online banking on a weekly basis or more. This indicates a high level of expectations for these tools if one needs to interact more with their accounts.





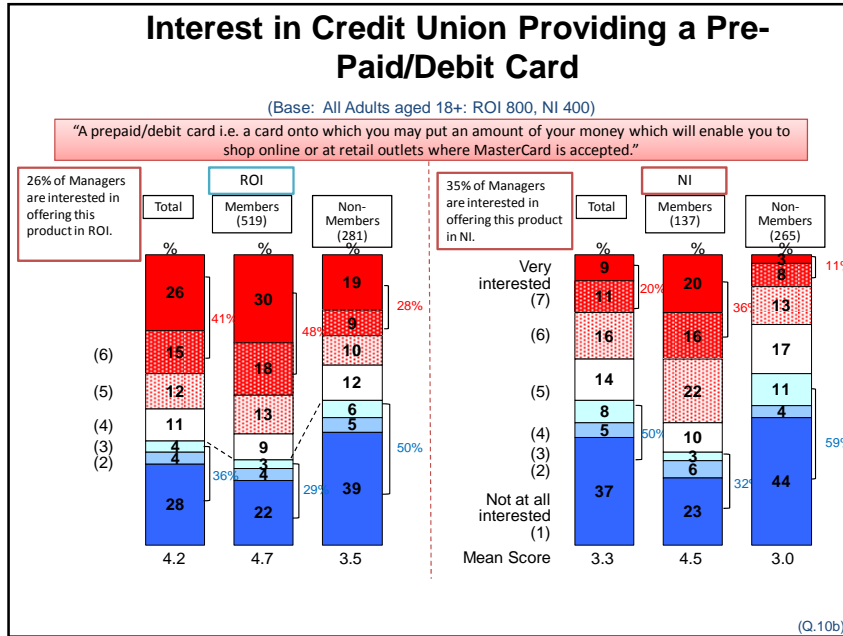
However, although it is evident that the Irish population are using a number of products and services in interacting with their current accounts, it is more specific to understand their level of interest in using these if provided by their local Credit Union.

In our survey we asked members and non-members about their interest in a range of potential new services from Credit Unions. The results for the Republic of Ireland are summarised in the chart below.

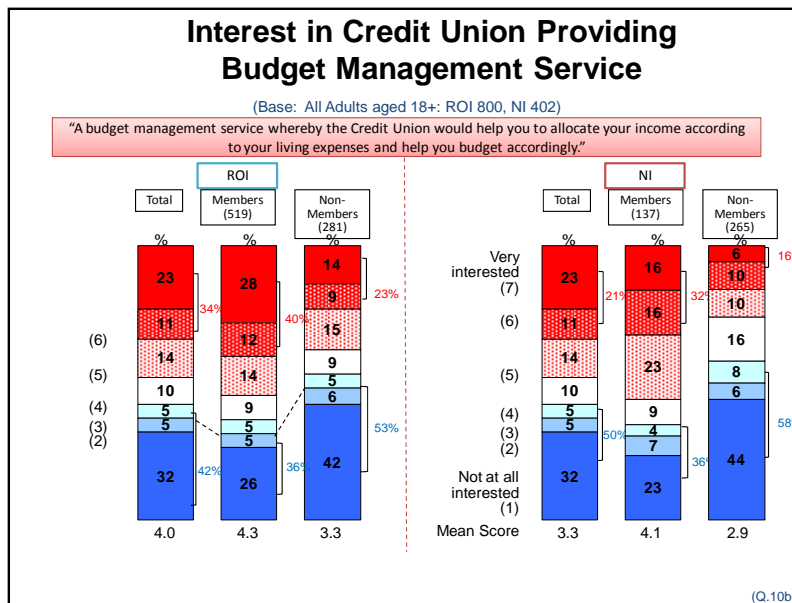


Using a seven point scale to determine interest in each potential product, we see that large proportions (even majorities) of both members and non-members are interested in using products with their local Credit Union. The key findings are as follows:

- Two in three members in ROI are interested in taking out an insurance product, slightly less interest at 42% amongst non members but still a very high result.
- A similar high number are interested in a current account which highlights the opportunity for Credit Unions to challenge the dominance of large financial institutions in encouraging customers to switch their current account to the Credit Union if the product was available.
- A very encouraging, 63% of members in ROI are interested in a Debit card from their local Credit Union highlighting another key opportunity to increase member satisfaction through providing this service.
- There is also very high interest in the Credit Union offering Online banking from members in ROI, one in two stating they are interested. This is extremely encouraging for Credit Unions wishing to keep up with the times and increase the value of their service to members.
- Although also positive, there was a somewhat polarised interest in using prepaid/debit cards amongst those living both north and south of the border – 2 in 5 living in the Republic of Ireland stated that they were interested in such a card versus 1 in 5 in Northern Ireland. Members of the Credit Union both in the North and the South were much more likely to have interest in such a product.



- Interestingly in light of the economic downturn and many struggling to manage their finances, there was very high interest in the Credit Union offering a budget management service – one in two claimed that they would be interested in such a service in ROI with a similar number in NI. Again members were more interested but almost two in five non members in ROI and NI stated they were interested. Again, this is a key recruitment vehicle that many Credit Unions should be looking to take advantage of to increase their membership base.



Conclusions and Recommendations

This concludes our report on the main findings of the research for the Irish League of Credit Unions. This timely piece of research has shown the vital role of Credit Unions in their members' communities. It has shown that – despite the cynicism and distrust engendered by numerous banking scandals – the Irish people have a deep trust in their credit unions. Most importantly, the research has shown that Credit Unions deliver a standard of service second to none not only among financial institutions but across practically all services available to the general public.

Together, these findings bode extremely well for the future of Credit Unions in Ireland. A future that will require even more of Credit Unions in response to a deepening recession and the challenge of recovery; and a future that will be responsive to initiatives by Credit Unions to meet a wider range of members' changing needs in the 21st century.

What is especially encouraging from these findings for the Credit Unions is that it indicates that members are open to new product and service innovations that meet real needs and enhance already high levels of customer satisfaction. Moreover, the high level of interest amongst non-members point to a strong recruitment channel for Credit Unions to establish an even stronger foothold in hundreds of communities throughout Ireland.

In light of the research, the ILCU ICT strategy's objective of supporting the implementation of new products and services will play a key role in aiding Credit Unions to come together to collectively deliver solutions to members.

Appendix: A Note on Methodology

Amárach Research conducted this research in March 2009.

A hybrid of face to face and telephone interviewing was undertaken amongst adults aged 18+ in both the Republic of Ireland and the Northern Ireland. We used the hybrid approach to ensure a representative sample of young people in both surveys.

A total of 1,200 interviews were conducted, 800 in the Republic of Ireland, and 400 in Northern Ireland. Quotas were set in terms of age, gender and socio-economic grading to ensure a nationally representative sample of the population.

The sample was split 500/300 face-to-face/CATI in the Republic of Ireland; and 200/200 face-to-face/CATI in Northern Ireland.

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