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Sent: 30 June 2008 09:52

To: creditunioncode

Cc: Ann Marie Fin Con

Subject: Credit Union Code

The following is the feedback from St Jarlaths Credit Union, Tuam

- 1 Point 8. The terms of business should be uniform to all CU's & should be produced by ILCU
- 2 Point 20 Explain what this means. Minimum font size?
- 3 Point 31 We are pleased that M Sisk advises that Cold Calling in no way refers to Delinquent accounts
- 4 Point 22 How does this relate to offering a loan
- 5 Point 36 This is not always appropriate. Why say "must" . We should Offer a copy of our complaints procedure
- 6 Chapter 3 Point 2. Needs to also refer to Loan interest rates
- 7 Chapter 4 Point 4 Not logical that we "Must" direct members to MABS. It will be relevant on occasions, but given the large number of letters we send to defaulters from 1 week arrears to 100 weeks, we would prefer to identify those whom we feel would benefit from MABS
- 9 Chapter 4 Point 8 This warning is weak. Not enough to say that arrears may effect your credit rating

Thank you

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