DEPOSITOR INFORMATION SHEET

The Deposit Guarantee Scheme (DGS) protects depositors in the event of a bank, building society or credit union authorised by the Central Bank of Ireland being unable to repay deposits.

Deposits up to €100,000 per person per institution are protected. The DGS is obliged to issue compensation to depositors duly verified as eligible within 20 working days of a credit institution failing. The DGS is administered by the Central Bank of Ireland and is funded by the credit institutions covered by the scheme.

Deposits in Waterford Credit Union are protected by:	Deposit Guarantee Scheme *Your deposit is covered by a statutory Deposit Guarantee Scheme – if insolvency of Waterford Credit Union occurred your deposits would be repaid to a maximum of €100,000*
Limit of Protection:	Maximum of €100,000 per depositor *All deposits at Waterford Credit Union held by a member will only be covered to a maximum of €100,000.*
If you have more than one deposit account with Waterford Credit Union:	All your deposits are aggregated and the total is subject to the maximum limit of €100,000
If you have a joint account with another person:	The limit of €100,000 applies to each depositor separately
Reimbursement period in case of Waterford Credit Unions failure:	20 Working Days
Currency of reimbursement:	Euro
To contact Waterford Credit Union for enquires relating to your account: To contact the DGS for further information on compensation:	Waterford Credit Union 1 Parnell Street Waterford Tel: 051-861600 Deposit Guarantee Scheme Central Bank of Ireland PO BOX 11517 Spencer Dock North Wall Quay Dublin 1 Tel: 1890-777777
More Information:	www.depositguarantee.ie