



Health Services Staffs
Credit Union

5 High Street, Christchurch, Dublin 8
Tel: 01 677 8648 | Fax: 01 677 8664 | Fax for loans: 01 677 8105
email: info@hsscu.ie | website: www.hsscu.ie

Form Of Nomination

Member Account Number: _____

Member Name: _____

Member Address: _____

I _____ of the above address a member of the Health Services Staffs Credit Union, hereby revoke all previous nominations and nominate the following person or persons

Name(s): _____

Address(es): _____

Relationship of Nominee(s) to Member:

E.g. wife, husband, daughter, son, friend, etc. Nominee does not have to be a family member.

to become entitled to such property in the credit union (whether in savings, loans, etc.), not exceeding the limit of the amount for the time being authorised by law which I may have at the time of my death.

Notes:

*This form should be completed **only** following admission to membership of the nominator. This form should be adapted if specific property only is to be nominated.
Under section 21(4) of the Credit Union Act 1997, a nomination is not revocable or variable by the will of the nominator or by any codicil to his/her will.
Under section 21(6) of the Credit Union Act 1997 the marriage of a member of a credit union operates as a revocation of any nomination made by him/her before his/her marriage.*

Signed: _____ Date: _____
Members Signature

Witness: _____ Date: _____

The witness shall not be a nominee

Health Services Staffs Credit Union Ltd is a Multi-Agency Intermediary regulated by the Financial Regulator

Special Hotel Offer for Our Members

We've teamed up with Manor House Hotels and Irish Country Hotels to offer you a great special rate at their hotels, located throughout Ireland. For more details please visit www.manorhousehotels.com and www.irishcountryhotels.com or contact them at 01 2958900 for a brochure or to book a hotel. This offer runs until April 09 and is subject to availability.

Irish Country Hotels

2 nights Bed & Breakfast plus dinner on one evening €109 per person sharing.

Manor House Hotels

2 nights Bed & Breakfast plus dinner on one evening €189 per person sharing.

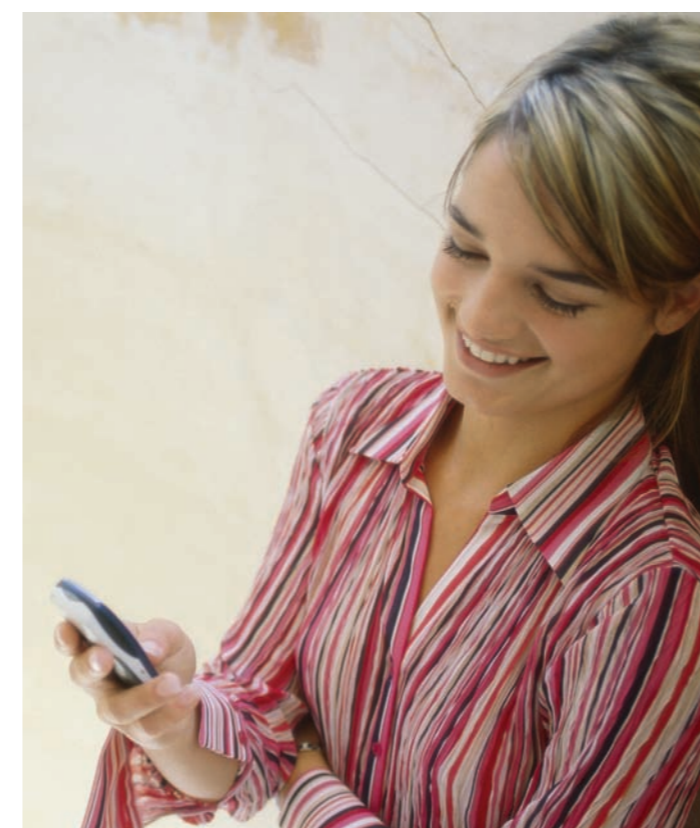


Lough Rynn

Please note that Health Services Staffs Credit Union do not supply brochures for these hotels, nor can we make booking on a member's behalf.

New LoCall Number 1890 677 864

Now that we've attained nationwide status we are delighted to introduce our new LoCall number 1890 677 864 which means that calls from anywhere within the Republic of Ireland will be charged at local rates. You can still use our 01 6778648 number if you so wish. Our new LoCall number will make it even easier to access us from all regions as we embark on our nationwide recruitment campaign.



OPENING HOURS:

Credit Union main office – 5 High Street.		SUB-OFFICE (For local staff only)	
Monday:	9.30am – 5.00 pm	AMNCH – Tallaght:	Thursday 2.00pm – 4.00pm
Tuesday:	9.00am – 6.30pm	Beaumont Hospital:	Friday 10.00am – 1.00pm
Wednesday:	9.00am – 5.00pm	St. Vincents Elm Park:	Friday 10.00am – 11.30pm
Thursday:	9.00am – 6.30pm		
Friday:	9.00am – 5.00pm		

Please note the credit union office remains open during lunch time each day.

Kredit Autumn 2008



Health Services Staffs
Credit Union

Regular Savings Incentive Account

Lodge €10 - €500 monthly for 24 months.
Monthly amounts can vary, subject to minimum and maximum monthly limits.

Rate 2% per annum + 2% bonus rate (applied at end of term & only if a/c is held until maturity). The Annual Equivalent Rate is 2.02% plus a bonus of 100% of that after 2 years if terms are satisfied. Terms and conditions apply. Accounts are subject to DIRT.



For further details please contact us: 01 6778648 or outside Dublin LoCall 1890 677 864
www.hsscu.ie info@hsscu.ie

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Inside Update:

Nomination Forms

Attached for completion by members who have not yet done so.

Death Benefit Fund

We'll pay up to €2,500 for member's funeral expenses.

Art for Kids

Children are invited to send us in their pictures on the theme 'Credit Unions: People helping people'.

Junior Account Promotion extended

We'll credit new junior accounts open now until 31st October '08

Promotions & Winner

Check out our latest promotions!

Member Hotel Offer

Special offer to HSSCU members

Lo Call Number

Pay local call rates from anywhere in R.O.I. on 1890 677 864.



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Nomination Forms

Have you completed a Nomination Form? If in doubt check with us here in the office on 01 6778648.

A Nomination Form allows a member to nominate an individual(s) who will receive the balance in their account upon their death, up to a limit of **€23,000.00**; any balance over this amount is treated as part of a members Estate.

A member can nominate anyone on this form, i.e. the nominee does not have to be a family member. A Nomination Form can be changed at any time by completing a new one which becomes the relevant form. However where a member marries, their Nomination Form must be changed; as marriage invalidates a nomination.

Nomination Forms are given exemption in succession legislation (up to €23,000); therefore a credit union can pay out on such forms without reference to a Will.

If you are unsure whether you have completed a Nomination Form, or if you want to check who you have nominated, please contact us on 01 6778648.

If you have not completed a Nomination Form please complete the form attached to this newsletter (on the back of this page), sign, detach, and send in to us here at

**5 High Street,
Christchurch,
Dublin 8.**

Death Benefit Fund

Remember Health Services Staffs Credit Union also operates a Death Benefit Fund; this fund pays a grant towards the funeral expenses of a deceased member. All members who join this credit union before 70 years of age are automatically included in this scheme.

The grant is paid directly to the Undertaker, or to any person(s) who can show confirmation of having paid the bill. The amount of this grant is the total bill up to a maximum of **€2,500.00**.

Art for Kids



Members and member's children are invited to take part in this year's competition. Applications will be accepted from individuals or groups in the following age categories:

7 years and under; 8-10 years inclusive; 11-13 years inclusive; 14-17 years inclusive; 18 years & over (for special needs category).

Posters must be based on the theme: **'Credit Unions: people helping people'**.

Application forms are available from our High Street office and are available for download on our website www.hsscu.ie in the Forms section.

Winning entries will be displayed in the credit union and winners will receive Art & Hobby Shop vouchers as prizes.

We've extended our Junior Account Promotion

Due to the popularity of our *Join Your Kids: €10* promotion we have extended the deadline to 31st October 2008. Any member's child (0-16) who opens an account before the end of October will receive a €10 gift from HSSCU to kick start their savings. All eligible new junior accounts will be credited with €10 by the end of November 2008.

Junior Account forms are available to download from the Forms section of our website www.hsscu.ie or call the office to receive forms by fax or post.

***Jump Start Your Kid's Savings
with a HSSCU Junior Account!***



Betty Noone Memorial Bursary

The Betty Noone Memorial Bursary has now closed for 2008 (closing date 30th September). We are currently processing all applications and will be in contact with those applicants shortly.

PROMOTIONS & WINNERS

Car Draw Winner



Congratulations

Congratulations to August's car draw winner, Margaret Joan O'Kelly, St. James's Hospital, Dublin.

If you wish to participate in the car draw & have not already subscribed please contact us. The entry fee is €2.54 per month. The car draw is a non-profit making draw. There are 13 cars up for grabs this year! And, holiday prizes included too!!!

Winner of Holiday Loan promotion

Congratulations to Ms. Geraldine McCrossan, Mayo General Hospital winner of our holiday loan promotion, who won €500!

Join a Friend/Family Member & You Could WIN €100

Don't keep us a secret!

Tell your friends and family about us, get them to join, and you could win €100.

Congratulations to this quarter's winner, Sandra Gale, Child & Family Services

Kredit Competition

Congratulations to our Spring/Summer Kredit winners:

Louise Keogh, Beaumont Hospital;
Frank Feehan, St. James's Hospital;
Therese O'Connor, St. James's Hospital.

Competition
Prizes €150; €100; €50.

Send your answers by postcard only, before 31st October, 2008.

1. Over what term does the Regular Savings Incentive Account run?
2. What is the new closing date for the new junior accounts incentive?
3. What is the maximum amount payable through the Death Benefit Fund?



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