



Health Services Staffs
Credit Union

5 High Street, Dublin 8.

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Transfer of Engagements Report

Notice of Passed Board Resolution

Chairman's Message

Dear Member,

I am delighted to advise you that the Board of Directors of Health Services Staffs Credit Union Limited passed a resolution on the 30th of June 2010 to progress the Transfer of Engagements transferring the engagements of Law Library Credit Union Limited to Health Services Staffs Credit Union Limited. This transfer arises from the belief of both Boards of Directors that members can be better served now and in the future by this transfer.

Health Services Staffs Credit Union Limited has completed a comprehensive exercise in due diligence which included a detailed review of the loan book of the Law Library Credit Union Limited and our Auditors have reviewed their accounts. We are satisfied with the outcome of these exercises and look forward to servicing the members of the Law Library Credit Union Limited.

The completion of the Transfer of Engagements will mean that the Common Bond of Health Services Staffs Credit Union Limited will be extended to incorporate all current, former and future members or staff of the Law Library.

All services available in Health Services Staffs Credit Union Limited will now be available to the former members of the Law Library Credit Union Limited which will be a huge benefit to them.

We are confident that the decision to join forces with Law Library Credit Union Limited will strengthen our position and help in continuing to provide an efficient and effective service to all our members. I would like to take this opportunity to thank you the members for your continued loyalty to your Credit Union.

Attached for your information is our Board Resolution approving the transfer and also the statement required under Section 130 of the Credit Union Act, 1997 (as amended).

Shay Torsney
Chairman



Proposed Board Resolution

The Board of Health Services Staffs Credit Union Limited resolve to undertake the transfer of engagements of Law Library Credit Union Limited in accordance with the relevant provisions of the Credit Union Act, 1997 (as amended).

Sarah O'Leary

Secretary

Health Services Staffs Credit Union Limited

Passed Board Resolution

That at its meeting of Wednesday 30th June, 2010 the Board of Health Services Staffs Credit Union Limited resolved to undertake the transfer of engagements of Law Library Credit Union Limited in accordance with the relevant provisions of the Credit Union Act, 1997 (as amended).

Sarah O'Leary

Secretary

Health Services Staffs Credit Union Limited

Health Services Staffs Credit Union Limited

Statement under Section 130 of the Credit Union Act, 1997 (as amended)

In accordance with Section 130 of the Credit Union Act, 1997 (as amended), the following matters are required to be stated:

- A. The financial position of Health Services Staffs Credit Union Limited and of Law Library Credit Union Limited is set out in the form of; the unaudited financial statements of Health Services Staffs Credit Union as at 30th of April 2010, the financial position of Health Services Staffs Credit Union Limited in the form of Annual Accounts for year ended 30th September 2009 and the Law Library Credit Union Limited Interim Audited Accounts for the 6 month period to the 31st March 2010.
- B. No payment to members of Health Services Staffs Credit Union Limited or to members of Law Library Credit Union Limited is proposed in connection with the transfer of engagements.
- C. Following the Transfer of Engagements, all new loans or amendments to existing loans to the former members of Law Library Credit Union Limited will be subject to the current terms and conditions and interest rates of loans due to Health Services Staffs Credit Union Limited. Existing loans to former members of Law Library Credit Union Limited will remain subject to their current terms and conditions.
- D. As the Law Library Credit Union Limited has no employees, no employment issues arise in relation to the Transfer of Engagements.
- E. The staff of Health Services Staffs Credit Union Limited have been consulted regarding the Transfer of Engagements.

Health Services Staffs Credit Union Limited

Unaudited financial statements as at 30th April 2010

Income & Expenditure Account

	(7 Months)
	€
INCOME	
Interest Income	4,305,984.87
Investment Income	837,565.10
Other Income	128,680.62
Bad Debts Recovered	121,248.72
Total Income	<u>5,393,479.31</u>
EXPENDITURE	
Net Loan Protection/Life Savings	303,383.15
Salaries and Related Expenses	899,096.43
Interest on Deposits	88,579.18
Bad Debts Written Off	424,757.56
Other Expenses	827,487.43
Total Expenditure	<u>2,543,303.75</u>
YTD Surplus	<u>2,850,175.56</u>

Health Services Staffs Credit Union Limited

Unaudited financial statements as at 30th April 2010

Balance Sheet for month ending 30th April 2010

	(7 Months)
	€
ASSETS	
Cash and Bank Accounts	1,717,022.39
Deposits and Investments	35,845,730.82
Loans to Members	92,877,425.35
Less Provision for Bad Debts – Specific	(1,345,607.34)
Less Provision for Bad Debts – General	(1,649,996.66)
Fixed Assets less Depreciation	2,155,125.47
Other Assets	1,840,412.29
Total Assets	<u>131,440,112.22</u>
LIABILITIES	
Member Shares	104,502,875.91
Member Deposits	5,581,072.93
Member Budgets	1,008,598.03
Other Liabilities	573,057.34
Total Liabilities	<u>111,665,604.21</u>
NET WORTH	<u>19,774,508.01</u>
REPRESENTED BY	
CAPITAL	
Statutory Reserve	10,109,529.00
Undistributed Surplus Brought Forward	10,608.70
YTD Surplus	2,850,175.56
Other Reserves	5,056,874.75
Realised	1,747,320.00
Unrealised	3,309,554.75
TOTAL CAPITAL	<u>19,774,508.01</u>

Health Services Staffs Credit Union Limited Annual Accounts Year ended 30th September 2009

Statement of the Directors' Responsibilities

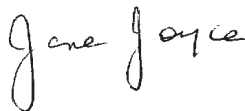
The Credit Union Act, 1997 requires directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the credit union and of the income and expenditure of the credit union for that period. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the credit union will continue on business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at anytime the financial position of the credit union and which enables them to ensure that the financial statements comply with the Credit Union Act, 1997. They are also responsible for safeguarding the assets of the credit union and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



Marie McBryan
President



Jane Joyce
Treasurer

Health Services Staffs Credit Union Limited Annual Accounts Year ended 30th September 2009

Independent Auditor's Report to the Members

We have audited the financial statements of Health Services Staffs Credit Union Limited for the year ended 30 September 2009 which comprise an Income and Expenditure Account, the Balance Sheet, the Cashflow Statement, Statement of Total Recognised Gains and Losses and the related notes.

These financial statements have been prepared under the accounting policies set out therein and the accounting standards issued by the Accounting Standards Board and promulgated by the Institute of Chartered Accountants in Ireland (Generally Accepted Accounting Practices in Ireland).

This report is made solely to the Credit Union's members, as a body, in accordance with Section 120 of the Credit Union Act, 1997. Our audit work has been undertaken so that we might state to the Credit Union's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Credit Union and the Credit Union's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditor

As described on page 6, Statement of Directors' Responsibilities, the Credit Union's Directors are responsible for the preparation of the Annual Report and the financial statements in accordance with applicable law and Generally Accepted Accounting Practices in Ireland.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board in Ireland and the United Kingdom.

We report to you our opinion as to whether the financial statements give a true and fair view in accordance with Generally Accepted Accounting Practice, and are properly prepared in accordance with the Credit Union Act, 1997. We also report to you whether in our opinion proper accounting records have been kept by the Credit Union and whether the information given in the Directors' Report is consistent with the financial statements. In addition, we state whether we have obtained all the information and explanations necessary for the purposes of our audit and whether the Credit Union's Balance Sheet and its Income and Expenditure Account are in agreement with the books of account.

We read the other information contained in the Annual Report and consider whether it is consistent with the audited financial statements. This other information comprises only the Directors' Report. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

Health Services Staffs Credit Union Limited Annual Accounts Year ended 30th September 2009

Independent Auditor's Report to the Members (continued)

Basis of Opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Credit Union's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In our opinion the financial statements give a true and fair view, in accordance with Generally Accepted Accounting Practice in Ireland, of the state of the Credit Union's affairs as at 30 September 2009 and its Income and Expenditure for the year then ended and have been properly prepared in accordance with the provisions of the Credit Union Act, 1997.

We have obtained all the information and explanations we considered necessary for the purposes of our audit. In our opinion, proper books of account have been kept by the Credit Union. The financial statements are in agreement with the books of account.

In our opinion the information given in the Directors' Report on page 6 is consistent with the financial statements.

*Grant Thornton
Chartered Accountants
& Registered Auditors*

*Mill House
Henry Street
Limerick*

Date: 21 October 2009




Health Services Staffs Credit Union Limited Annual Accounts
Year ended 30th September 2009

Income and Expenditure Account

	Schedule	2009 €	2008 €
INCOME			
Interest on Members' Loans		7,506,519	6,554,821
Members' Deposit and Other Interest, Expense and Similar Charges		<u>(96,705)</u>	<u>(20,374)</u>
Other Interest Income and Similar Income	1	543,981	425,585
Net Interest Income		<u>7,953,795</u>	<u>6,960,032</u>
Other Income	2	175,645	278,295
TOTAL INCOME		<u>8,129,440</u>	<u>7,238,327</u>
EXPENDITURE			
Salaries		1,575,842	1,477,800
Other Management Expenses	3	2,267,690	1,941,974
Depreciation		134,505	210,094
Losses on Investments		4,736	-
Provision for Bad and Doubtful Debts		1,000,000	500,000
Bad Debts Recovered		<u>(191,365)</u>	<u>(232,800)</u>
TOTAL EXPENDITURE		<u>4,791,408</u>	<u>3,897,068</u>
EXCESS OF INCOME OVER EXPENDITURE FOR THE YEAR		3,338,032	3,341,259
Add: Undistributed Surplus at 1 October		8,969	76,426
Reserves No Longer Required		1,209,996	1,391,278
Transfer from Special Reserve		2,313,716	2,322,621
Less: Dividend Paid		<u>(2,313,721)</u>	<u>(2,322,625)</u>
TOTAL		<u>4,556,992</u>	<u>4,808,959</u>
Less: Transfer to Statutory Reserve		(999,140)	(500,000)
Transfer to Additional Regulatory Reserve		<u>(2,537,382)</u>	-
Transfer to Other Reserves			
Special Reserve		(746,572)	(2,313,716)
Other Realised Reserves		<u>(263,203)</u>	<u>(1,986,274)</u>
		<u>4,546,297</u>	<u>4,799,990</u>
UNDISTRIBUTED SURPLUS AT 30 SEPTEMBER 2009		<u>10,695</u>	<u>8,969</u>

These financial statements were approved by the Board of Directors.

Signed On behalf of the Credit Union

Treasurer:	<i>Jane Joyce</i>		Date: 21 October 2009
Member of Supervisory Committee:	<i>John Keppel</i>		Date: 21 October 2009
Member of the Board of Directors:	<i>Marie McBryan</i>		Date: 21 October 2009

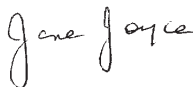
**Health Services Staffs Credit Union Limited Annual Accounts
Year ended 30th September 2009**

Statement of Total Recognised Gains and Losses

	2009 €	2008 €
Surplus for the financial year	<u>3,338,032</u>	<u>3,341,259</u>
Total recognised gains/ losses relating to the year	<u>3,338,032</u>	<u>3,341,249</u>

These financial statements were approved by the Board of Directors.

Signed On behalf of the Credit Union



Treasurer:

Jane Joyce

Date: 21 October 2009



Member of Supervisory Committee:

John Keppel

Date: 21 October 2009



Member of the Board of Directors:

Marie McBryan

Date: 21 October 2009

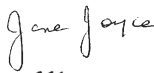


Health Services Staffs Credit Union Limited Annual Accounts
Year ended 30th September 2009

Balance Sheet

	Notes	2009 €	2008 €
ASSETS			
Cash on Hand and at Bank		2,717,668	1,201,088
Deposits and Investments	13	30,237,381	22,934,167
Loans to Members	15	91,020,208	87,718,753
Less: Provision for Bad and Doubtful Debts		(2,995,604)	(1,995,604)
Tangible Fixed Assets	1	2,082,914	3,929,934
Other Assets		2,030	7,315
Debtors, Prepayments & Accrued Income		3,304,517	2,650,259
TOTAL ASSETS		<u>126,369,114</u>	<u>116,445,912</u>
LIABILITIES			
Members' Shares	17	102,033,313	95,282,500
Members' Deposit Accounts		4,718,971	230,975
Members' Deposit Interest (net of DIRT)		47,304	-
Bank Overdraft		166,644	594,069
Members' Budget Accounts		1,144,772	1,107,252
Other Liabilities, Creditors, Accruals and Charges	14	300,619	327,507
Car Draw		286,512	233,007
TOTAL LIABILITIES		<u>108,698,135</u>	<u>97,775,310</u>
NET WORTH		<u>17,670,979</u>	<u>18,670,602</u>
Represented by:			
RESERVES			
Statutory Reserve		10,109,529	9,110,389
Additional Regulatory Reserve		2,537,382	-
TOTAL REGULATORY RESERVE		<u>12,646,911</u>	<u>9,110,389</u>
Other Reserves			
Realised Reserves	2	3,276,748	6,078,546
Unrealised Reserves	2	1,747,320	3,481,667
TOTAL RESERVES		<u>17,670,979</u>	<u>18,670,602</u>

These financial statements were approved by the Board of Directors.

Signed On behalf of the Credit Union

Treasurer:	<i>Jane Joyce</i>		Date: 21 October 2009
Member of Supervisory Committee:	<i>John Keppel</i>		Date: 21 October 2009
Member of the Board of Directors:	<i>Marie McBryan</i>		Date: 21 October 2009

The notes on pages 15 to 19 form part of these Financial Statements.

Health Services Staffs Credit Union Limited Annual Accounts

Year ended 30th September 2009

Significant Accounting Policies

1.1 Accounting Convention

The Financial Statements have been prepared under the historical cost convention as modified for the revaluation of the premises.

1.2 Tangible Fixed Assets

Depreciation is provided over the expected lives of tangible fixed assets.

Freehold Premises	3.6% SL per annum
Furniture and Fittings	20% RB per annum
Computer & Office Equipment	20% RB per annum
Software	25% RB per annum

1.3 (a) Interest on Members' Loans

Interest on Members' Loans is recognised when payment is received as specified in Section 110(1)(c) (i) of the Credit Union Act, 1997, (as amended) (i.e. on a cash basis).

(b) Investment Income

Investment income is recognised when received or receivable. Investments are recognised at cost less any permanent diminution in capital value but ignoring any increase in capital value or encashment value until realised in the form of cash or cash equivalents.

The specific Investment products held by the Credit Union are accounted for as follows:

Bank deposits, term deposits and other short term deposits

These are valued at the deposit amount plus any accrued interest at the balance sheet date. The interest income is recognised in the Income and Expenditure Account on an accruals basis. The accrued interest at the balance sheet date is included in Debtors, Prepayments and Accrued Income.

Investments with guaranteed returns

These are valued at cost plus guaranteed returns at the balance sheet date proportionally spread out over the life of the investment. These investments, and any gains which are guaranteed under the terms of the investment/policy are only guaranteed if held to maturity. The relevant guaranteed amount for these investments each year, where no encashment is anticipated prior to maturity, is recorded in the Income and Expenditure Account. The cumulative guaranteed amount at the balance sheet date is included in Debtors, Prepayments and Accrued Income. Investments are only capital guaranteed if held to maturity and if the Institutions fulfill their obligations. The Board of Directors are currently satisfied that these conditions will be met.

Investments with return of capital guaranteed

These are valued at the lower of cost and market value at the balance sheet date but not lower than the capital guaranteed amount. Dividend or other income is recognised in the Income and Expenditure Account when it is received or receivable. Investments are only capital guaranteed if held to maturity and if the Institutions fulfill their obligations. The Board of Directors is currently satisfied that these conditions will be met.

Health Services Staffs Credit Union Limited Annual Accounts Year ended 30th September 2009

Significant Accounting Policies

1.3 (b) Investment Income (continued)

Perpetual Bonds and Bank Bonds

Perpetual Bonds and Bank Bonds are valued at the lower of cost and market value at the balance sheet date. Interest income is recognised in the Income and Expenditure Account when it is received or receivable. Decreases in the capital value of the bond are included in the Income and Expenditure Account. Increases which reverse a previous decrease in the value of the bond are included in the Income and Expenditure Account. All other increases in excess of the cost of the bond are ignored until the bond is sold/matures. Perpetual Bonds have no fixed maturity date. Bank Bonds are only capital guaranteed if held to maturity and if the Institutions fulfill their obligations. The Board of Directors is currently satisfied that these conditions will be met.

Central Treasury FRN Fund

This is valued at the lower of cost and market value at the balance sheet. Dividend or other income is recognised in the Income and Expenditure Account when it is received or receivable. The accrued interest at the balance sheet date is included in Debtors, Prepayments and Accrued Income.

1.4 Pensions

The Credit Union operates a defined contribution pension scheme for employees. The annual contributions are charged to the Income and Expenditure Account in the period to which they relate, net of employees' contributions.

1.5 Bad and Doubtful Debts

Bad debts written off are included in Other Management Expenses. Bad Debts Recovered are included in the Income and Expenditure Account. A provision for doubtful debts is made against loan balances in arrears on the basis of Resolution 49 of the Irish League of Credit Unions. An additional provision is considered prudent by the Board to the amount of €1,887,170.

1.6 Comparative Figures

The comparative figures have been re-analysed where necessary.

Health Services Staffs Credit Union Limited Annual Accounts
Year ended 30th September 2009

Cashflow Statement

	2009	2008
	€	€
Opening Cash and Investments	23,541,186	31,123,752
RECEIPTS		
Members' Shares	31,424,939	32,642,410
Members' Deposits	4,902,155	446,257
Members' Loans Repaid	45,714,199	43,440,699
Member Loan Interest Received	7,506,519	6,554,821
Deposit and Investment Income	554,680	357,894
Bad Debts Recovered	191,365	232,800
Other Receipts	194,950	372,474
Increase in Prepayments and Other Assets	(683,714)	(877,711)
TOTAL RECEIPTS	<u>89,805,093</u>	<u>83,169,644</u>
DISBURSEMENTS		
Members' Shares Withdrawn	24,674,126	25,941,384
Members' Deposits	414,159	496,910
Members' Loans Granted	49,015,654	58,493,441
Interest Paid	96,705	20,374
Dividends Paid	2,313,721	2,322,625
Operating Expenses	3,832,384	3,418,398
Fixed Assets Purchased	32,979	49,518
Other Disbursements	289,587	316,892
Increase in Other Liabilities, Creditors, Accruals & Charges	(111,441)	(307,332)
TOTAL DISBURSEMENTS	<u>80,557,874</u>	<u>90,752,210</u>
Closing Cash and Investments	<u>32,788,405</u>	<u>23,541,186</u>

Health Services Staffs Credit Union Limited Annual Accounts Year ended 30th September 2009

Notes to the Financial Statements

1. Tangible Fixed Assets	Freehold Premises	Furniture & Fittings	Computer & Office Equipment	Software	Total
	€	€	€	€	€
COST/ VALUATION					
At 1 October 2008	3,800,000	254,971	373,794	253,502	4,682,267
Additions	-	5,658	7,470	19,851	32,979
Disposals	-	(160,786)	(126,885)	-	(287,671)
Revaluation	(1,870,000)	-	-	-	(1,870,000)
At 30 September 2009	<u>1,930,000</u>	<u>99,843</u>	<u>254,379</u>	<u>273,353</u>	<u>2,557,575</u>
DEPRECIATION					
At 1 October 2008	135,653	198,227	257,349	161,104	752,333
Reversal of Accumulated Depreciation on					
Revaluation	(135,653)	-	-	-	(135,653)
Charge for the year	71,410	12,280	22,753	28,062	134,505
On disposal	-	(159,783)	(116,741)	-	(276,524)
At 30 September 2009	<u>71,410</u>	<u>50,724</u>	<u>163,361</u>	<u>189,166</u>	<u>474,661</u>
NET BOOK VALUE					
At 30 September 2009	<u>1,858,590</u>	<u>49,119</u>	<u>91,018</u>	<u>84,187</u>	<u>2,082,914</u>
At 30 September 2008	<u>3,664,347</u>	<u>56,744</u>	<u>116,445</u>	<u>92,398</u>	<u>3,929,934</u>
2. Other Reserves					
			Balance	Net	Balance
			1/10/2008	Movement	30/9/2009
			€	€	€
Realised					
Development Reserve			825,030	(825,030)	-
Donations Reserve			103,069	(103,069)	-
Benevolent Fund			400,000	(400,000)	-
Bursary Reserve			171,484	(171,484)	-
Undistributed Surplus			8,969	1,726	10,695
Non Distributable Investment Reserve			-	193,203	193,203
Special Reserve – Proposed Dividend (Note 16)			2,313,716	(1,567,144)	746,572
General Reserve			2,256,278	70,000	2,326,278
Total Other Reserves – Realised			<u>6,078,546</u>	<u>(2,801,798)</u>	<u>3,276,748</u>
Unrealised					
Revaluation Reserve			3,481,667	(1,734,347)	1,747,320
Total Other Reserves – Unrealised			<u>3,481,667</u>	<u>(1,734,347)</u>	<u>1,747,320</u>

The Undistributed Surplus and General Reserve are in place for the future growth of the Credit Union, for movements on Investments, for bad debts and includes future dividend and interest rebate payments where deemed appropriate by the Board.

Health Services Staffs Credit Union Limited Annual Accounts

Year ended 30th September 2009

Notes to the Financial Statements

2. Other Reserves (continued)

The premises which is located at 5 High Street, Dublin 8 was valued by Kilbride Auctioneers Ltd. in October 2009. Following the valuation, the property was re-valued to €1,930,000 in the Financial Statements at 30 September 2009. The depreciation for the year on the premises under the historical cost method would be €27,446. The carrying value under historical cost at 30 September 2009 was €479,855. The depreciation for the year on the premises under the revaluation method is €71,410.

3. Proposed Dividend

The Directors recommend the following distributions:

	2009 Rate %	€	2008 Rate %	€
Gross Dividend on Shares	0.75%	746,572	2.5%	2,313,716

4. Honorarium To Treasurer

The Directors recommend that the Treasurer be paid an honorarium of €10,768 gross for the year ended 30 September 2009 (2008: €10,714 gross).

5. Related Party Transactions

During the year the Credit Union advanced €41,500 (2008: €34,100) in loans to directors. Directors balances at 30 September 2009 are as follows: Share balance €261,572 (2008: €344,416), Loan balance €141,755 (2008: €144,115).

During the year the Credit Union advanced €111,150 (2008: €167,700) in loans to other Officers (comprising of staff and supervisors). Other Officers balances at 30 September 2009 are as follows: Share balance €84,618 (2008: €148,428), Loan balance €238,791 (2008: €233,718).

6. Insurance Against Fraud

The Credit Union has insurance against fraud in the amount of €5,200,000 in compliance with Section 47 of the Credit Union Act, 1997.

7. Pensions

	2009 €	2008 €
Pension Contributions	<u>126,868</u>	<u>97,070</u>

**Health Services Staffs Credit Union Limited Annual Accounts
Year ended 30th September 2009**

Notes to the Financial Statements

8. Capital Commitments

There were capital commitments in the amount of €2,000,000 at 30 September 2009.

9. Rates of Interest Charged on Members' Loans

The rates of interest charged on Members' Loans per annum on a reducing balance basis were as follows:

	Monthly	APR
	%	%
Standard Rate Loans	0.74%	8.9%
Special Rate Car Loans	0.60%	7.2%

10. Rates of Interest paid on Members' Deposits

Interest has been paid on Members' deposits during the year as follows:

	Monthly	APR	Bonus
	%	%	%
Regular Deposit Account	0.15%	1.75%	-
2% + 2% 2 year Bonus Saver Account (closed)	0.17%	2%	2%
1.5% + 1.5% 2 year Bonus Saver Account	0.13%	1.5%	1.5%
12 month Deposit Account (closed)	0.33%	4%	-
12 month Deposit Account	0.25%	3%	-

11. Contingent Liabilities

There is a Contingent Liability included in the Letter of Authority held by Bank of Ireland in the sum of €100,000.

12. Post Balance Sheet Events

The Credit Union has a significant portfolio of Investments at 30 September 2009. The value of these investments can rise and fall with market conditions. The current market conditions are volatile and it is reasonable to expect that there has been volatility in the valuations of some investments since 30 September 2009. However, it is not possible to quantify the effect of this volatility. In accordance with FRS 21 "Events After the Balance Sheet Date", any such effect on the valuation of Investments since the balance sheet date and 21 October 2009 is a non adjusting event and accordingly the financial statements do not reflect any adjustment in respect of same.

In the opinion of the Board of Directors, there are no other events after the balance sheet date which require disclosure or adjustment in accordance with FRS 21.

Health Services Staffs Credit Union Limited Annual Accounts Year ended 30th September 2009

Notes to the Financial Statements

13. Deposits and Investments

These consist of deposits with and funds managed by the following institutions:

	2009	2008
	€	€
Educational Building Society	6,236,080	500,038
Central Treasury FRN Fund	4,162,426	13,738,251
Friends First	300,000	300,000
Allied Irish Bank	1,913,479	500,000
Davy Stockbrokers	6,606,561	6,260,000
Irish Life & Permanent	-	500,000
Permanent TSB	4,278,811	-
Ulster Bank Investment	600,000	126,376
ACC	-	375,000
Central Credit Union	138,430	134,502
Goodbody Stockbrokers	500,069	500,000
Anglo Irish Bank	2,527,739	-
Bank of Ireland	1,508,227	-
Central Bank MRR	1,465,559	-
	<u>30,237,381</u>	<u>22,934,167</u>

Deposits and Investments are stated in line with the accounting policies as set out on pages 12 and 13. Included in Prepayments and Accrued Income at 30 September 2009 is an amount of €1,154,895 (2008: €1,189,642) relating to accrued income and guaranteed returns on the above Deposits and Investments.

The market value of Deposits and Investments (including accrued income and guaranteed returns) as at 30 September 2009 is €31,500,830 (2008: €24,288,152). The value of investments can rise and fall with market conditions. The cumulative downlift recognised to date is €1,424,763 (2008: €1,514,255) since original investment.

Health Services Staffs Credit Union Limited Annual Accounts
Year ended 30th September 2009

Notes to the Financial Statements

14. Other Liabilities, Creditors, Accruals and Charges (Incl. DIRT)

	2009	2008
	€	€
DIRT	13,308	718
Miscellaneous	287,311	326,789
	<u>300,619</u>	<u>327,507</u>

15. Loans to Members

The following is an analysis of Member Loans at 30 September 2009, as required by Section 35 of the Credit Union Act, 1997:

	2009	2008
	€	€
0 to five years	87,357,810	85,915,521
Five to ten years	3,384,913	1,623,003
Ten years or more	277,485	180,229
	<u>91,020,208</u>	<u>87,718,753</u>

16. Special Reserve

The directors decided to adopt a policy of setting aside the amount of the proposed dividend for the current year in a special reserve. This is reflected as a movement in reserves as set out in note 2.

17. Member Shares

The following is an analysis of Member Shares:

	2009	2008
	€	€
Regular Shares	1,258,927	1,260,526
Special Shares	99,881,535	92,989,164
Term Shares	892,851	1,032,810
	<u>102,033,313</u>	<u>95,282,500</u>

Health Services Staffs Credit Union Limited Annual Accounts Year ended 30th September 2009

Schedules to the Income and Expenditure Account

The Schedules hereunder (Schedule 1 to 3 inclusive on pages 20 and 21) do not form part of the Statutory Financial Statements which are the subject of the Independent Auditor's Report on pages 7 to 8.

SCHEDULE 1 – OTHER INTEREST INCOME AND SIMILAR INCOME

	2009	2008
	€	€
Deposit and Investment Income	524,676	(43,274)
Net Income received from the Davy proposal	-	422,294
Bank Interest	<u>19,305</u>	<u>46,565</u>
TOTAL PER INCOME AND EXPENDITURE ACCOUNT	<u>543,981</u>	<u>425,585</u>

Other interest income and similar income consists of interest and net gains and is analysed as follows:

	2009
	€
Received at the Balance Sheet date	227,129
Received within 12 months of the Balance Sheet date	123,649
Other	<u>193,203</u>
TOTAL	<u>543,981</u>

SCHEDULE 2 – OTHER INCOME

	2009	2008
	€	€
RPI Refund	-	71,524
ECCU refund	5,498	6,698
Commissions	141,019	148,352
Fees	29,128	49,721
Profit on Disposal of Fixed Assets	<u>-</u>	<u>2,000</u>
TOTAL PER INCOME AND EXPENDITURE ACCOUNT	<u>175,645</u>	<u>278,295</u>

**Health Services Staffs Credit Union Limited Annual Accounts
Year ended 30th September 2009**

Schedules to the Income and Expenditure Account

SCHEDULE 3 – OTHER MANAGEMENT EXPENSES	2009	2008
	€	€
Office Expenses	74,827	104,709
Print and Stationery	84,169	71,749
Leasing	6,162	5,478
National Recruitment Drive	6,142	6,250
Postage and Telephone	140,683	94,139
Light and Heat	23,215	19,234
Cleaning	18,335	17,050
Security	10,512	9,716
Travel and Subsistence	13,332	17,016
Chapter Fees	325	200
Share and Loan Insurance (Gross)	515,472	442,534
Convention, Training & Annual Conference	61,782	97,309
Treasurers Honorarium (Gross)	10,768	10,714
Repairs and Maintenance	38,049	23,727
General Insurance	31,608	36,714
Bad Debts Written Off	573,467	392,561
Audit Fees	24,600	24,805
Pensions	126,868	97,070
Supervisory Committee	14,972	15,628
Machinery Maintenance	7,679	27,128
Computer and Software Maintenance	79,995	81,681
Annual General Meeting Expenses	42,685	37,442
Affiliation Fees	47,632	47,632
Permanent Diminution in Fixed Assets	11,147	1,377
Savings Protection Scheme Fund Contribution	60,472	60,472
Rates	45,928	43,208
Registrar Filing Fee	11,855	11,282
Consultants Fees	36,390	21,974
Debt Collection	27,657	20,947
Advertising and Marketing	58,703	69,245
Staff Uniforms	24,001	6,918
IT Strategy/ National Advertising	26,065	26,065
Development Expenditure	12,193	49,887
Part utilisation of the Development Reserve	-	(49,887)
Death Benefit Insurance	120,000	97,203
Part utilisation of the Benevolent Reserve	(120,000)	(97,203)
Donations and Sponsorship	50,864	45,655
Part utilisation of the Donations Reserve	(50,864)	(45,655)
Bursary Expenses	118,723	124,147
Part utilisation of the Bursary Reserve	(118,723)	(124,147)
TOTAL PER INCOME AND EXPENDITURE ACCOUNT	<u>2,267,690</u>	<u>1,941,974</u>

Health Services Staffs Credit Union Limited Annual Accounts Year ended 30th September 2009

Report of the Supervisory Committee

The Supervisory Committee, comprising Mr. John Keppel (Chairman), Mr. Tom Mernagh (Secretary) and Mr. Anton Mullen met on a regular basis through the year under review.

The committee held a number of meetings with Mr. John Molloy who conducted supervisory examinations on behalf of the committee during the year. Meetings were also held with the Board of Directors and the manager.

The Supervisory Committee was represented at each meeting of the Board of Directors and in reviewing the proceedings of these meetings we are satisfied that all actions and decisions of the Board of Directors complied with current rules and legislation.

In accordance with Section 59 of the Credit Union Act, 1997 and Rule 85(i)(b) of the Standard Rules for Credit Unions, the Supervisory Committee met with the Board of Directors on four occasions during the year to review their performance. Two Supervisory Committee examinations were conducted during year ended 30th September 2009 and in considering the findings of these examinations, together with the Auditors Report, the Supervisory Committee is satisfied that the records and accounts of the credit union are in order.

The Supervisory Committee wish to thank the directors and staff of the credit union for courtesy and co-operation throughout the year.



John Keppel



Tom Mernagh



Anton Mullen

Law Library Credit Union Limited Interim Account to the 31st March 2010

Independent Auditor's Report to the members of Law Library Credit Union Limited

We have audited the financial statements of Law Library Credit Union Limited for the period ended 31 March 2010 which comprise of the Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and related notes. These financial statements have been prepared under the accounting policies set out in the Statement of Accounting Policies.

This report is made solely to the credit union's members, as a body, in accordance with Section 120 of the Credit Union Act, 1997. Our audit work has been undertaken so that we might state to the credit union's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the credit union and the credit union's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the Directors and Auditors

The directors' responsibilities for preparing the Annual Report and the financial statements in accordance with applicable law and the accounting standards issued by the Accounting Standards Board and promulgated by the Institute of Chartered Accountants in Ireland (Generally Accepted Accounting Practice in Ireland) are set out in the Statement of Directors' Responsibilities.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with Generally Accepted Accounting Practice in Ireland and the Credit Union Act, 1997. We also report to you whether in our opinion, proper accounting records have been kept by the credit union. In addition, we state whether we have obtained all the information and explanations necessary for the purposes of our audit and whether the credit union's financial statements are in agreement with the accounting records.

We read the other information contained in the Annual Report and consider whether it is consistent with the audited financial statements. The other information comprises only the Directors' Report and Chairman's Statement. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

Law Library Credit Union Limited Interim Account to the 31st March 2010

Independent Auditor's Report to the members of Law Library Credit Union Limited (continued)

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the credit union's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error.

In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Fundamental uncertainty

In forming our opinion, we have considered the adequacy of the disclosures made in the financial statements relating to the credit union's ability to continue to trade. The financial statements have been prepared on the going concern basis, the validity of which depends on the successful amalgamation of the credit union into a large organisation.

The financial statements do not include any adjustment that would result from a failure to continue in operational existence for the foreseeable future. Details of the circumstances relating to this fundamental uncertainty are described in note 13. Our opinion is not qualified in this particular respect.

Opinion

In our opinion the financial statements:

- give a true and fair view of the state of the credit union's affairs as at 31 March 2010 and of its income and expenditure for the period then ended;
- have been properly prepared in accordance with Generally Accepted Accounting practice in Ireland and in accordance with the requirements of the Credit Union Act, 1997.

We have obtained all the information and explanations we consider necessary for the purposes of our audit. In our opinion proper accounting records have been kept by the credit union. The financial statements are in agreement with the accounting records.

In our opinion, the information given in the Directors' Report is consistent with the financial statements.

FMB

Chartered Accountants

Registered Auditors

Longboat,

56 Sir John Rogersons Quay,

Dublin 2.

DATE : 11 June 2010

Law Library Credit Union Limited Interim Account to the 31st March 2010

**Significant Accounting Policies
for the six months period ended 31 March 2010**

The results for the six months have been determined and the Balance Sheet compiled in accordance with the following accounting policies :-

1. Historical Cost Convention

The financial statements are prepared in accordance with generally accepted accounting principles under the historical cost convention and comply with financial reporting standards of the Accounting Standards Board, as promulgated by the Institute of Chartered Accountants in Ireland.

The credit union has consistently applied all relevant accounting standards.

2. Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Credit Union and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received. The following criteria must also be met before revenue is recognised:

Interest on Members' Loans

Interest on Members' Loans is recognised when payment is received as specified in Section 110[1] [C] [i] of the Credit Union Act, 1997 (i.e. on a cash basis).

Investment Income

Investment income is recognised when received or irrevocably receivable. Investments are recognised at cost less any permanent diminution in capital value but ignoring any increase in capital value or encashment value until realised in the form of cash or cash equivalents.

3. Investments

The specific investment products held by the credit union are accounted for as follows:-

Bank deposits and other short term deposits

These are valued at the deposit amount plus any accrued interest and interest income is recognised in the income statement on an accruals (time) basis.

Term deposits and fixed interest investment bonds

Term deposits and fixed interest investment bonds with fixed maturity dates are valued at the lower of cost or encashment value and interest income is recognised in the income statement when it is received or irrevocably receivable.

Perpetual bonds

Perpetual bonds are valued at the lower of cost or market value and interest income is recognised in the income statement when it is received or receivable. Decreases in the capital value of the bond are included in the income statement. Increases which reverse a previous decrease in the value of the bond are included in the income statement, all other increases in excess of the cost of the bond are ignored until the bond is sold.

Investments with return of capital guarantee

Investments with return of capital guarantee are valued at the lower of cost or market value but not lower than the capital guaranteed amount and dividend or other income is recognised in the income statement when it is received or irrevocably receivable.

Bonds with guaranteed capital and variable interest rates

Interest income is recognised as received. Some bonds pay high rates of interest in early years and lower rates in later years. Paying higher amounts in early years reduces (impairs) the capital value of the bond. The capital value of the bond is tested annually for impairment and impairment losses are taken to the income statement. Impairment gains which reverse a previous impairment loss are taken to the income statement with any gains in excess of the cost of the product ignored until the bond matures.

4. Bad and Doubtful Debts

Bad debts written off are included in other Management Expenses. Bad debts recovered are included in the Income and Expenditure Account. Provision for doubtful debts is made against current loan balances on the basis of the 2003 Resolution 49 of the Irish League of Credit Unions.

An additional provision of € 21,198 is considered prudent by the Board of Directors.

5. Dividends and other returns to members

Final dividends and other returns to members are accounted for as a liability after they are approved by the members in general meeting.

Law Library Credit Union Limited Interim Account to the 31st March 2010

Income and Expenditure Account
for the six months period ended 31 March 2010

	Schedule	2010 (6 Months) €	2009 (12 Months) €
Income			
Interest on members' loans		24,892	46,319
Other interest receivable and similar income	1	8,979	19,838
Net interest income		<u>33,871</u>	<u>66,157</u>
Other income	2	2	273
Total Income		<u>33,873</u>	<u>66,430</u>
Expenditure			
Other management expenses	3	61,268	49,476
Provision for bad and doubtful debts		<u>(48,519)</u>	<u>62,749</u>
Total Expenditure		<u>12,749</u>	<u>112,225</u>
Excess/(Deficit) of Income over Expenditure		21,124	(45,795)
Add: Undistributed surplus 1 October		-	16,096
Total:		<u>21,124</u>	<u>(29,699)</u>
Less: Transfer to statutory reserve		(14,270)	(4,444)
Transfer from general reserve		-	42,000
Transfer to investment income reserve		<u>(6,854)</u>	<u>(7,857)</u>
Total:		<u>(21,124)</u>	<u>29,699</u>
Undistributed surplus 31 March 2010		<u>-</u>	<u>-</u>

On behalf of the Credit Union :-

Deirdre Creighton
Treasurer

Murray Smith
*Member of Supervisory
Committee*

Cormac Ó Dúlacháin
*Member of the Board
of Directors*

The accompanying notes form part of these accounts

Law Library Credit Union Limited Interim Account to the 31st March 2010

Balance Sheet
as at 31 March 2010

	Note	2010 €	2009 €
Assets			
Cash at bank and on hand		173,115	249,059
Deposits and investments	3	956,179	1,100,454
Members' loans		353,069	448,040
Less provision for bad and doubtful debts		(48,032)	(96,551)
Prepayments and accrued income		82,617	74,575
Total Assets		<u>1,516,948</u>	<u>1,775,577</u>
Liabilities			
Members' deposits		361,200	463,065
Other liabilities, accruals and charges	4	23,477	22,288
		<u>384,677</u>	<u>485,353</u>
Members' Resources			
Members' shares	14	992,188	1,171,265
Statutory reserve	5	125,372	111,102
Other reserves	6	14,711	7,857
		<u>1,132,271</u>	<u>1,290,224</u>
Total Liabilities		<u>1,516,948</u>	<u>1,775,577</u>

On behalf of the Credit Union :-

Deirdre Creighton
Treasurer

Murray Smith
*Member of Supervisory
Committee*

Cormac Ó Dúlacháin
*Member of the Board
of Directors*

The accompanying notes form part of these accounts.

Law Library Credit Union Limited Interim Account to the 31st March 2010

**Cash Flow Statement
for the six month period ended 31 March 2010**

	2010	2009
	(6 Months)	(12 Months)
	€	€
Opening cash and investments	1,349,513	1,638,900
Receipts		
Members' shares	270,849	600,853
Members' deposits	1,140	60,063
Members' loans repaid	81,885	280,324
Members' loan interest received	24,892	46,319
Investments interest received	8,979	19,838
Other receipts	2	273
Decrease/(Increase) in prepayments	(8,042)	13,076
Total	<u>379,705</u>	<u>1,020,746</u>
Disbursements		
Members' shares withdrawn	425,990	705,274
Members' deposits withdrawn	103,005	246,008
Members' loans granted	63,981	315,211
Operating expenses	8,137	49,476
(Increase)/Decrease in other liabilities	(1,189)	(5,836)
Total	<u>599,924</u>	<u>1,310,133</u>
Closing cash and investments	<u><u>1,129,294</u></u>	<u><u>1,349,513</u></u>

Law Library Credit Union Limited Interim Account to the 31st March 2010

Notes to the Financial Statements
for the six months period ended 31 March 2010

1. Employees

Employment costs	2010 (6 Months) €	2009 (12 Months) €
Honorarium	-	6,825

2. Analysis of Investment Income

	2010 €
Received during the year	2,061
Receivable within 12 months	64
Other investment income	6,854
	<u>8,979</u>

3. Investments

	2010 €	2009 €
Investments are classified as follows:		
Cash and short term deposits	310,270	454,545
Perpetual bonds	59,500	59,500
Investment bonds	586,409	586,409
	<u>956,179</u>	<u>1,100,454</u>

4. Other Liabilities and Charges

	2010 €	2009 €
DIRT tax payable	1,322	4,470
Accruals	22,155	17,818
	<u>23,477</u>	<u>22,288</u>

Law Library Credit Union Limited Interim Account to the 31st March 2010

Notes to the Financial Statements
for the six months period ended 31 March 2010

..... continued

5. Statutory & Regulatory Reserve

	Balance 01/10/09 €	Net Movement €	Balance 31/03/10 €
Statutory Reserve	111,102	14,270	125,372
Additional Regulatory Reserve	-	-	-
Total Statutory & Additional Regulatory Reserve	<u>111,102</u>	<u>14,270</u>	<u>125,372</u>

The balance on the combined statutory and additional regulatory reserve represents 8.26 % of total assets as at 31 March 2010.

6. Other Reserves

	Balance 01/10/09 €	Net Movement €	Balance 31/03/10 €
Investment income reserve	7,857	6,854	14,711
	<u>7,857</u>	<u>6,854</u>	<u>14,711</u>

The balance on the Investment Income Reserve represents investment income not receivable within 12 months of the financial period end. This reserve is not available for distribution. When this investment income is received or becomes receivable within 12 months, the relevant amount will be transferred back within the Income and Expenditure Account and will then become available for distribution.

7. Dividends, Loan Interest Rebate and Other Returns to Members

The directors recommend the following distributions:

	2010		2009	
	Rate %	€	Rate %	€
Dividend on shares	<u>-%</u>	<u>-</u>	<u>-%</u>	<u>-</u>

In accordance with FRS 21 "Events after the balance sheet date", dividends and returns to members are accounted for in the financial statements after they are approved by the members in general meeting.

Law Library Credit Union Limited Interim Account to the 31st March 2010

**Notes to the Financial Statements
for the six months period ended 31 March 2010**

..... continued

8. Related party transactions

The company has identified the following transactions which are required to be disclosed under the terms of FRS8 'Related Party Transactions'

Transactions with officers

The following details relate to officers accounts with the credit union.

	2010	2009
	€	€
Aggregate amount of shares held by officers	36,018	54,869
Aggregate amount of deposits held by officers	10,523	15,480
Aggregate amount of loans outstanding by officers	15,029	18,687

The aggregate amount of loans issued to officers during the year under Section 36(3) of the Credit Union Act, 1997 was nil.

9. Insurance Against Fraud

The credit union has insurance against fraud in the amount of €1,300,000 in compliance with Section 47 of the Credit Union Act 1997.

10. Rate of Interest Charged on Members' Loans

The credit union currently charge 1% per month on outstanding loan balances to members.

11. Rate of Interest Paid on Members' Deposits

The credit union pay interest on members' deposits at the rate of 1% per annum.

12. Contingent liabilities

All capital invested in with profit bonds and fixed term bonds are guaranteed only if held to maturity. In the unlikely event of early encashment there may exist an early settlement penalty.

Law Library Credit Union Limited Interim Account to the 31st March 2010

**Notes to the Financial Statements
for the six months period ended 31 March 2010**

..... continued

13. Going concern

The financial statements have been prepared on the going concern basis which assumes that the credit union will continue in operational existence for the foreseeable future.

If the credit union were unable to continue in operational existence for the foreseeable future, adjustments would have to be made to reduce the balance sheet value of assets to their recoverable amounts, and to provide for further liabilities that might arise, and to reclassify fixed assets and long term liabilities as current assets and liabilities.

The directors believe that it is not inappropriate for the financial statements to be prepared on the going concern basis. The Board are currently in negotiations to have the credit union amalgamated with a larger credit union. The Financial Regulator has been consulted in these negotiations.

14. Members' shares

	2010
	€
Regular share accounts	768,502
Special share accounts	223,686
Medium term share accounts	-
Long term share accounts	-
Total per balance sheet	<u>992,188</u>

15. Comparative figures

The comparative figures relate to the twelve months ended 30 September 2009.

16. Authorisation and approval of financial statements

The board of directors authorised and approved these financial statements for issue on 11 June 2010.

Law Library Credit Union Limited Interim Account to the 31st March 2010

Schedule 1. Other Interest Receivable and Similar Income

	2010 (6 Months) €	2009 (12 Months) €
Investment income	8,979	19,838
	<u>8,979</u>	<u>19,838</u>

Schedule 2. Other Income

	2010 (6 Months) €	2009 (12 Months) €
Entrance fees	2	32
E.C.C.U. rebate	-	241
	<u>2</u>	<u>273</u>

Schedule 3. Other Management Expenses

	2010 (6 Months) €	2009 (12 Months) €
Treasurers honorarium	-	6,825
E.C.C.U. Insurance	2,425	4,087
Members' deposit interest	1,519	14,511
General insurance	367	851
Printing, postage and stationery	5	18
Advertising	217	398
Computer costs	725	3,080
Registration & Chapter expenses	1,069	3,060
Audit	4,522	5,468
Bank charges	589	912
Bad debts	53,131	-
Provision for losses on investments	(3,669)	9,691
General expenses	368	575
	<u>61,268</u>	<u>49,476</u>



Health Services Staffs
Credit Union

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