



Kredit

Kredit Autumn 2011



Promotions & Winners



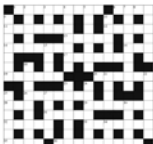
Budgeting for Teens



Financial Planning for the Festive Season



Youth Corner & Movie Competition



Cross Word Opening Hours

Welcome to this edition of Kredit. Given recent press coverage we would like to assure members that our credit union is open for lending to all members and we are not operating under any restrictions. We remain one of the country's leading and strongest credit unions. In fact, in this edition we introduce our latest reduced loan rates for members. We present a budgeting plan for our teenage members, and offer tips for managing your finances over the Christmas period. These are all part of our commitment to you, our members, in these trying financial times.

New Great Loan Rates

We are lending. In fact, the demand from our members has inspired us to introduce 3 new loan rates. So, from now until further notice, we not only have a great **All Purpose loan rate of 8.5% (8.9% APR)** and **Car Loan rate of just 6.99% (7.2% APR)**, we also have:

Education Loan 6% (6.12% APR)

As its name suggests, this loan is for educational purposes. We will offer this 6% rate to members borrowing for their own, or their spouse's or children's education. It covers back to school expenses, college fees, and night courses. This loan rate will be considered for ancillary costs to course fees, such as laptops, books, student accommodation etc.

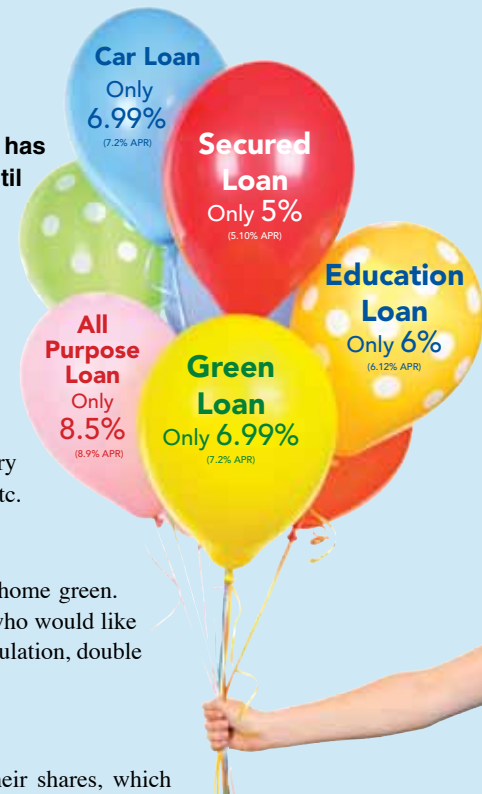
Green Loan 6.99% (7.2% APR)

This loan is perfect for our members who would like to make their home green. We're not talking about a coat of green paint here, its' for members who would like to improve their home's energy efficiency through things like attic insulation, double glazing windows, draught-proofing etc.

Secured Loan 5% (5.10% APR)

This low rate will be available for members who borrow within their shares, which means their shares secure their loan.

For terms and conditions on any of the above rates, please contact us on Lo Call **1890 677864**.



The staff at your credit union love to do our bit for charity. Pictured here are some of the kids and staff taking part in the sack race at the picnic we held to raise funds for Barretstown.



KEVIN's HURLING & CAMOGIE CLUB, Crumlin whose jerseys were proudly sponsored by HSSCU



 Health Services Staffs Credit Union

International Credit Union Day

This year's International Credit Union (ICU) Day theme, "Credit Unions Build a Better World" celebrates the important economic and social contributions credit unions make to their communities worldwide. Financial cooperatives around the globe will celebrate their heritage and contributions on 20th October.

To celebrate the day, we will have lots of goodies in our office for members. We will also hold a prize draw for all members who transact business with us on 20th October – over the phone, by fax, email, web or in person.



Budgeting for Teens

We've just finished our budgeting for teens leaflet which is an aid for all of our teenage members to help with budgeting their finances. Getting to grips with budgeting now will stand to our younger members for the rest of their lives. The leaflet, which has a sample planner, notes on controlling money in and out, and setting goals, will be sent to all of our teenage members in the coming weeks. In the mean time, copies are available for download from our website www.hsscu.ie



Follow us on Facebook

We've embraced this technology to communicate more frequently with members, so that you know what's happening in your credit union as soon as it happens. Follow us on Facebook for all the latest updates and you could WIN a weekend away for 2 in one of Ireland's Country House or Manor House hotels. We've extended the closing date to 30th November 2011 for this competition.

www.facebook.com/health-services-staffs-credit-union



Welcome to all of our new members in the Donegal area & thank you to the staff of Letterkenny General Hospital for your warm welcome this September. We'll be back again soon!

Financial Planning for the Festive Season

We know it's not even Halloween yet, but it really is a good idea to start thinking about how you will afford what can be the most expensive time of the year. You can take some of the financial pressure off by preparing a little now. Below, we've listed some tips which we hope help you to keep better control of your spending this Christmas.

- Pick up bits and pieces before the rush in November & December.
- Shorten your shopping trips. Don't plan to do all of your shopping in one day. It's likely you will get tired and may make spending decisions you may regret.
- Make a list and stick to it – do some research before you start shopping and stick to what you've decided to buy. You can even put the amount for each gift in separate envelopes so you are not tempted to spend more than you budgeted for.
- Keep an eye out for special offer, like three for two, but don't just buy items for the sake of one freebie if you don't know what you'll use them for!
- Give the gift of time – make a coupon for babysitting, dog walking etc.
- Kris Kindle – it's a great way to cut down the number of people you need to buy for. The staff of HSSCU to this every year and it is a lot of fun!



- If you can afford to pay for goods outright don't take out credit unless it really does work out cheaper
- If you are using credit, shop around for the best deal and check the repayments are within your budget. Be careful when it comes to 'buy now, pay later' deals. Are you sure you'll have the money later? Always check the interest on repayments and any penalties which may be applied.
- Store cards can be a more expensive form of credit than credit cards, with many charging interest rates of upwards of 20%. Make sure you check

the rates and charges before making any purchases with the card(s).

- If you do need to borrow for Christmas, shop around and see what the best rate and terms are out there. Don't forget at HSSCU we offer a competitive 8.5% (8.9% APR) interest rate with great terms.
- Don't just run up an overdraft or miss any loan repayments, without talking first to your bank or credit union – this will be much more expensive than if you ok it beforehand.
- Another great tip for preparing for Christmas is open up a Christmas Saving Account. At HSSCU our Christmas Saving Account pays 1% interest and you can start saving in it at any time of the year.
- If you do think you've got in over your head financially, never ignore it or hope it will go away. It won't! Get help – free, confidential and independent advice is available from your credit union or your local MABS office.

Junior Members: *fancy designing your credit union's Christmas card?*

This year we are inviting all of our Junior Members (0-16) to enter our 'Design a Christmas Card' competition. All we ask is that you make it as 'Christmassy' as possible.

The winning entry will have their design printed and used as our official Christmas card for 2011. You will also win a Sony MP3 player.

Entries must reach us by 28th October. Don't forget to include your name, age, address and a contact phone number for you or your parents.

Good luck!

Have your number Handy

We want to offer members as speedy a service as possible, so when you ring us, have your credit union number at hand.



Promotions & Winners

Kredit Competition

Prizes €150; €100; €50

Please send your answers on a postcard by 30th November 2011

1. What is our new great rate for Education Loans?
2. What new communication tool are we using to talk to members?
3. What date is International Credit Union day this year?

Congratulations to our previous Kredit Competition winners:

1st Prize:

Joanne Callinan
Milford Care Centre

2nd Prize:

Karen Anne Keating
St. Vincent's Hospital, Dublin

3rd Prize:

Marie Brett,
HSE (retired)



Super 6 winners

Anita Murphy, Rathdown Road Health Centre, won a **trip for 2 to the Christmas Markets in Prague.**

Eileen Ryan, Warrenstown House, won a **5* Theatre break for 2 to London.**

Our next Super 6 winner will be drawn later this month & will win a trip to Paris in February, to see Ireland play France in the 6 Nations 2012.

If you are not a member of this not-for-profit car draw please contact the office for the relevant opt-in form.

Car Draw Winner



Congratulations to our winners!

Congratulations to our latest winner; **Larry Doran**, HSE
Well done to all our Holiday Cash Prize winners too!

HSSCU Member Offer:

Manor House Hotels:

2 nights Bed & Full Irish Breakfast plus 1 evening meal €169 per person sharing

Irish Country Hotels:

2 nights Bed & Full Irish Breakfast plus 1 evening meal €99 per person sharing

Terms & Conditions: Valid until April 2012, subject to availability. Offer excludes Ballynahinch Castle, Brooklodge Hotel, Brooks Hotel & Dylan Hotel.

To book call 01-2958900 or e-mail info@manorhousehotels.com quoting 'HSSCU'

For a full listing of hotels visit www.manorhousehotels.com or www.irishcountryhotels.com





Movie competition

For your chance to win a cinema voucher, just answer this very simple question:

Name this character?



Send your answers to Youth Corner, HSSCU, 5 High Street, Christchurch, Dublin 8. Please include your name, age, address, parent's name and a contact number. Congratulations to Chloe Court, who correctly answered the question from the last issue of Kredit. Chloe has won a cinema voucher for her and her family.

YOUTH CORNER

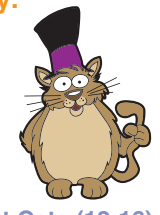
Welcome to the next instalment of Youth Corner. We hope you are enjoying the puzzles and quizzes in each issue. In this issue, we want to give you another chance to win a family ticket to the cinema and there are some fun puzzles for you to try.



Tadpoles (0-5)



Dragons (6-11)



Fat Cats (12-16)

HAUNTED HALLOWEEN WORD SEARCH

Dig up the 13 hidden Halloween terms in this spooky word search. You can go up, down, backwards, and diagonal to find them!

H	G	R	A	V	E	Y	A	R	D	C	M	T	H	V
A	O	H	R	I	W	I	P	O	W	J	A	I	A	A
U	U	I	O	T	O	C	U	S	Y	O	E	M	O	M
N	L	S	F	S	D	L	M	N	A	T	N	X	K	P
T	H	J	M	K	T	A	P	B	C	R	O	I	W	I
E	C	E	O	C	R	F	K	L	E	U	T	A	T	R
D	O	N	A	I	O	W	I	T	Z	W	S	L	O	E
H	B	I	T	T	N	V	N	H	O	P	B	L	Y	P
O	E	P	U	S	B	A	M	P	I	L	M	O	I	A
U	M	A	L	M	L	S	G	D	A	R	O	H	C	R
S	D	R	I	O	A	H	E	C	U	S	T	A	B	H
E	O	T	K	O	J	R	K	A	H	A	I	S	L	C
R	L	C	E	R	S	C	E	M	E	T	E	R	Y	T
W	A	C	K	B	A	W	L	U	M	P	O	W	E	I
J	S	I	N	T	S	E	V	L	O	W	E	R	E	W



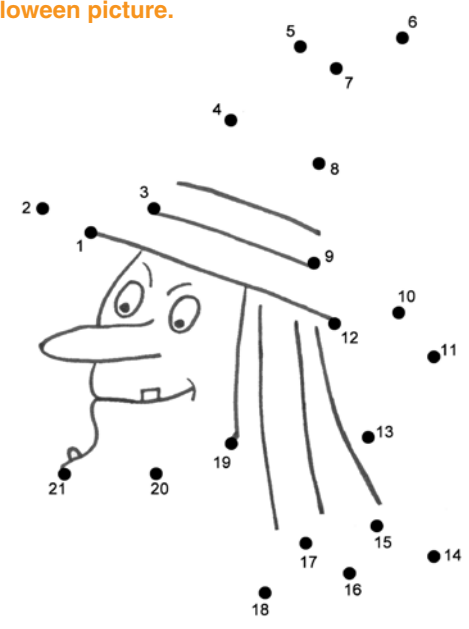
- Graveyard
- Haunted House
- Jack-o'-Lantern
- Bats
- Spiders
- Tombstone
- Black Cat

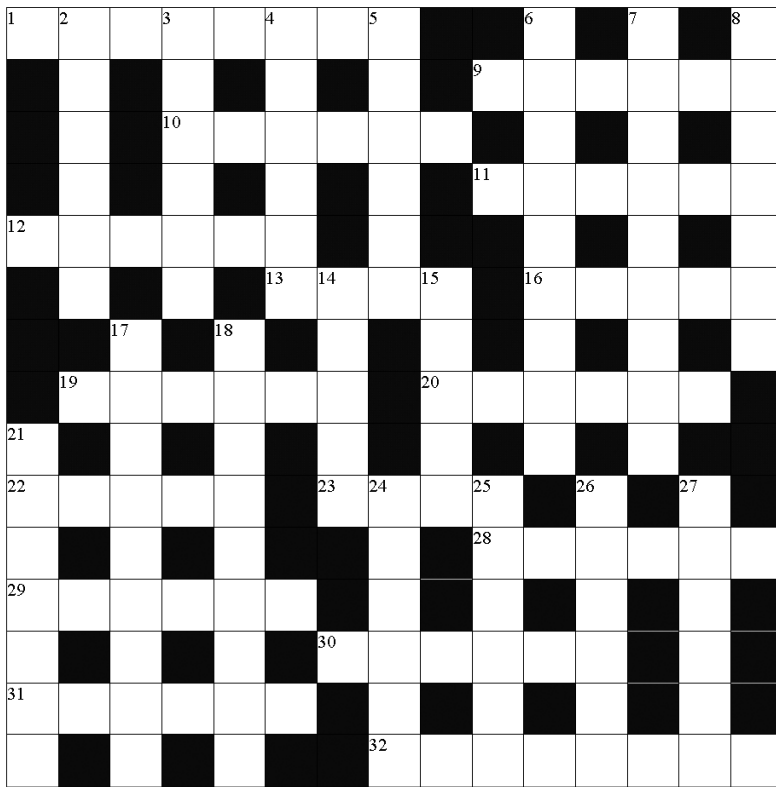
- Broomstick
- Witch
- Vampire
- Werewolves
- Pumpkin
- Cemetery



HAPPY HALLOWEEN

Witch - Connect the Dots (count by 1's)
Instructions: Connect the dots to make this Halloween picture.





Across

- 1 Chair and cot dismantled to make part of a chest? (8)
- 9 Animal, after a huge amount of time, evolves into bird! (6)
- 10 Country girl returning after her underwear? (6)
- 11 Dullness brought on by having to organise the letters of Proust? (6)
- 12 The law about turning a vessel in a nutshell? (6)
- 13 Cut in and so on and so forth before the posts in Rugby? (4)
- 16 Illegal substance causing a split, but great fun in Ireland? (5)
- 19 Possibly chews a nut? (6)
- 20 Improperly levied by the use of an implied threat? (6)
- 22 The person to show you, me and her where to sit when we're at play. (5)
- 23 Probably the highest singer in the world. What fun! (4)
- 28 - 17 = (6)
- 29 Untie Noel so changes can be made. (6)
- 30 Carried nothing to the country. (6)
- 31 Kind offer to change rented situation? (6)
- 32 Might one be somehow slighted by such pleasures? (8)

Down

- 2 Two lads making fancy tea? (6)
- 3 Might he who runs about be a painter? (6)
- 4 Cheats sneakily, yet is pure? (6)
- 5 One might credit it, I see, not being an admirer. (6)
- 6 Is it a chop minced up in a shell? (9)
- 7 Cunningly deter plan to expose our nearest neighbour? (3,6)
- 8 Distributed on Ark as protection against the weather? (7)
- 14 The drier lot we mix with? (5)
- 15 It's still up in the air! (5)
- 17 The decimal in decimal currency, or where to get currency? (4-5)
- 18 Transport hired exclusively for accountants and surveyors? (9)
- 21 It's good to have been set on fire in the dock. (7)
- 24 Confused old man is a nut. (6)
- 25 The central matter is to have the Royal Navy in the lowest part of the ship. (6)
- 26 Plead pitifully around half of the English capital to be the property of someone? (6)
- 27 I leave petunia arrangement for a harder plant product. (6)

- 27 PEANUT
 - 26 BELONG
 - 25 KERNEL
 - 24 ALMOND
 - 21 QUALITY
 - 18 CHARTERED
 - 17 CASH-POINT
 - 15 HOVER
 - 14 TOWEL
 - 8 ANORAKS
 - 7 RED PLANET
 - 6 PISTACHIO
 - 5 CRITIC
 - 11 STUPOR
 - 4 CHASTE
 - 3 RUBENS
 - 2 HERBAL
 - 32 DELIGHTS
 - 31 TENDER
 - 30 BORNEO
 - 29 LOOSEN
 - 28 ELEVEN
 - 23 LARK
 - 22 USHER
 - 20 VEILED
 - 19 CASHEW
 - 16 CRACK
 - 13 ETCH
 - 12 WALNUT
 - 10 BRAZIL
 - 9 PIGEON
 - 1 THORACIC
- DOWN**
- ACROSS**



Above is an artist's impression of how your credit union will look once the building has been improved. The office opening hours will remain the same.

OPENING HOURS:

- Monday: 9.30am – 5.00pm
- Tuesday: 9.00am – 6.30pm
- Wednesday: 9.00am – 5.00pm
- Thursday: 9.00am – 6.30pm
- Friday: 9.00am – 5.00pm

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

CHRISTMAS OPENING HOURS

Monday 26th December	Closed
Tuesday 27th December	Closed
Wednesday 28th December	Closed
Thursday 29th December	9am-5pm
Friday 30th December	9am-12.30pm
Monday 2nd January	Closed

Normal opening hours resume from Tuesday 3rd January.