



Kredit

January 2011



Promotions & Winners

Happy New Year!

Our staff and directors wish you all a very happy and safe New Year. We look forward to serving your financial needs in 2011. Keep an eye out here and on our website for all the latest news and competitions from your credit union.



Nomination Forms

AGM Report

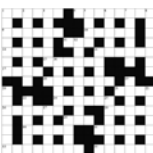
We had a great turn out at this year's AGM in the Guinness Storehouse, and would like to thank all of those members who braved the snow and ice to join us. The agreed dividend of 1% has been paid into each members share account. We are delighted to announce the appointment of Ms. Amanda Buggle to the Board of Directors. Amanda works in the Salary Department of St. Raphael's House, Celbridge, and was voted on to the Board of Directors at this year's AGM. We look forward to working with Amanda in 2011 and beyond.



Kick start your kids savings with €10 from us!



Youth Corner & Movie Competition



Cross Word Opening Hours



Nomination Forms

We have updated the Nomination Form to take account of the changes in our Death Benefit Insurance Cover in order to allow these funds to be paid directly towards funeral expenses.

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 any person 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.

The Death Benefit Insurance Cover does not form part of the members account and is a policy put in place by the Credit Union to pay an extra €3,250 toward the funeral expenses of each eligible member upon their passing.

Whether or not you completed a Nomination Form in the past it is important to complete a new form to ensure that the credit union can use the Death Benefit Insurance Cover to pay directly towards funeral expenses outside of the Nomination Form.

We urge you to take the time to complete the enclosed nomination form and return to the credit union office at your earliest convenience.

Kick start your kids savings with €10 from us!

We're now running our *Join Your Kids*: €10 promotion, whereby any member's child (0-16) who opens an account before the end of March 2011, will receive a €10 gift from HSSCU to kick start their savings.

This junior member must live at the same address as the main HSSCU member. All eligible new junior accounts will be credited with €10 by the end of April 2011. 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.

Christmas Savings Account

We hope you and your family enjoyed Christmas just gone! If you would like to start early preparation for Christmas 2011, then why not open a Christmas Savings Account? This account is a type of deposit account and is separate account to your credit union Share Account. You can save as little or as much as you wish in addition to your normal credit union deduction.

We will send you whatever balance is in your Christmas Savings Account **automatically** on the 8th November 2011. Your funds can be sent to you by post in the form of a cheque or more conveniently by EFT to your bank account.

Once you open a Christmas Savings account it is not closed until you specifically instruct us to do so. This means that following the payout in November each year, the next deduction will start your savings for next Christmas – easy!

If you would like an application form please contact the credit union office.

Changing your credit union loan repayments

If you wish to increase your rate of loan repayment you can do so at anytime by sending us in a written instruction by post or fax.

However, if you wish to reduce your loan payments from the rate agreed when you received your last loan then the procedure is a little different. We now look for more detail in advance of forwarding your request to the Credit Committee. This is done for the benefit of the member, ensuring that the Credit Committee can clearly see the reason for a request to reduce the member's payments.

We find that sometimes upon examination, members may not require the level of reduction envisaged. We would always advise members to have a close look at their income and outgoings before deciding to look for a reduction in payments. If you need assistance with this process please contact our staff who would be happy to help.

It is our aim to ensure that we work with all members to reach the right decision for them. It is important for members considering a request for a reduction in loan repayments to keep in mind the affect such a change might have in relation to future loan applications they may make.

If in doubt please contact us.

Our 40th Anniversary – Croke Park





Promotions & Winners

Kredit Competition

Prizes €150; €100; €50

Send your answers on a postcard only before 30th January 2011.

1. What is the name of the new HSSCU Director?
2. In what new area have HSSCU secured payroll deduction for members?
3. What is the closing date for our new junior accounts promotion?

Congratulations to our previous Kredit Competition winners:

1st Prize: Karen Robinson, AMNCH

2nd Prize: Nevena Kotova-Grealy, HSE

3rd Prize: Marion Maye, St. Vincent's Hospital, Fairview

Join a Friend & 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 our latest winner: **Elvira Farolan**, Bloomfield Care Centre

**The friend must satisfy the common bond requirements i.e. work in the health services sector. Family members must live in the same domicile as the main member.*

Web Competition

Open a HSSCU web account by the end of February 2011 and you could WIN a weekend break for 2 in one of the Manor House Hotels or Country House Hotels.

**all existing web account holders will also be entered into the draw.*

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: Offer is valid until June 2011, subject to availability.

Offer excludes: The Brooklodge Hotel, Brooks Hotel & Dylan Hotel.

To book call 01-2958900 or e-mail info@manorhousehotels.com quoting 'HSSCU11'

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



Car Draw Winners



Congratulations to our winners!

August	Elizabeth Kenny , Our Lady's Hospital
September	Liam Ward , Beaumont Hospital
October	Anna Meany , HSE
November	Moira Donnelly , HSE

A big congratulations too, to all 500 of our Christmas Prize Draw winners!

If you wish to participate in the car draw and have not already subscribed, please contact us. The entry fee is €2.54 every 4 weeks. The car draw is a non-profit making draw.

Ballyhoura Forest Luxury Homes

WAITING FOR YOU TO EXPERIENCE



Enjoy Christmas and New Year in Ballyhoura.

Wood burning stove for your added comfort.

*Rent a Luxury Home(s) 4 Star Superior
in the Mountains on the Limerick/Cork Border.*

Sleep 6, 3 bedrooms, all en-suite.

The immediate area is a haven for outdoor pursuits, be it walking, hiking, mountaineering, cycling, mountain biking, golf and a host more.

Phone: 087 941 2165

or email: johnmdoody@gmail.com

Web: www.ballyhouraforestluxuryhomes.com

EXCLUSIVE HSSCU RATES

Weekends all year: €275

Weekly: June/July/August: €450

Weekly: Rest of year: €350

THANK YOU FOR YOUR CUSTOM



Find the Letters



Some letters of the alphabet are missing from the circle. Can you use the missing letters to find an animal?

Solution

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)

Movie competition

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

What famous movie are these two characters from?



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 Shane Cummins aged 13 who correctly answered the question & won himself a cinema voucher!

WILD THINGS

Can you find the hidden creatures? They may be horizontal, vertical, diagonal, forwards or backwards.

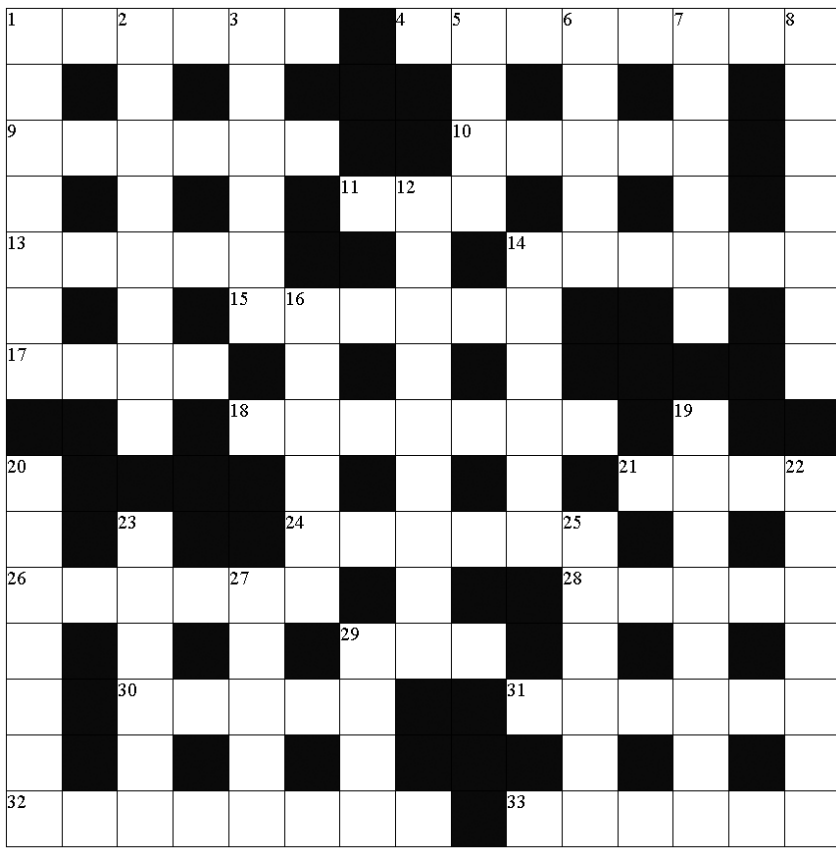
T	A	N	A	U	G	I	P	S	J	D	O	E	K	O	L	M	T	V
M	N	J	P	A	J	R	A	A	U	L	N	A	B	R	E	O	V	I
S	Z	A	N	P	C	G	G	L	A	R	N	G	A	A	O	N	F	J
E	O	E	H	V	V	U	M	F	L	G	L	T	V	G	P	K	L	S
T	L	R	L	P	A	P	F	U	A	I	T	A	O	U	A	E	O	E
A	X	G	E	R	E	U	R	R	A	L	R	A	W	O	R	Y	W	A
P	R	B	A	C	B	L	O	C	E	A	L	O	J	C	D	C	N	L
I	D	A	L	E	O	O	E	S	E	L	R	G	G	T	E	T	B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

AARDVARK, ALBATROSS, ALLIGATOR, ANACONDA, ANTELOPE, BABOON, BADGER, BANDICOOT, BEAR, BUFFALO, BUZZARD, CENTIPEDE, CHEETAH, COUGAR, CROCODILE, DINGO, EAGLE, ELEPHANT, FALCON,

GIRAFFE, GORILLA, HAWK, HIPPOPOTAMUS, HYENA, IGUANA, JAGUAR, KANGAROO, LEOPARD, MONKEY, RATTLESNAKE, RHINOCEROS, SEALION, TAPIR, TARANTULA, VULTURE, WALRUS, WOLF, ZEBRA.



horse



Across

- 1 The two of them begin to cause trouble. (6)
- 4 His great fear is to live below the French. (8)
- 9 Give a hang about the role it involved? (6)
- 10 Find me a role in the company, a small role. (5)
- 11 Healthy tree found after a forest fire? (3)
- 13 Barely get a strangled thank you in Germany? (5)
- 14 My involvement with Saul could send me to the psychiatric hospital! (6)
- 15 There's possibly a curse on one of the Cup holders. (6)
- 17 Broken nose taking ages to come right? (4)
- 18 Twist the lid off and leave a girl in a no-win situation. (7)
- 21 Swap around black and yellow winger? (4)
- 24 I become involved with 29Across as a go between. (6)
- 26 Low interest annual yield initially on either side of the walkway? (6)
- 28 Sounds as though I will shortly be between the shelves or pews. (5)
- 29 Change colour and come to an end we hear? (3)
- 30 Fashionable in France to drop the last two letters in Texas? (5)
- 31 After such a blow might he wrap it in bandages? (6)
- 32 Could dereer be one of those with pull at Christmas? (8)
- 33 Ancient about about? Yes. (6)

Down

- 1 Graduate with sharp instrument to keep things even? (7)
- 2 Spare ruler by using the head? (8)
- 3 Corrects me in extreme circumstances. (6)
- 5 Be served short measure in Winchester? (4)
- 6 Might matter about the British representative being on his feet? (4)
- 7 Foul follower in the soup? (6)
- 8 Girl carrying a letter? How sweet! (7)
- 12 Might one carry tees about to help the boss? (9)
- 14 Capital in centre as the perfumes are detected. (6)
- 16 Though involved, Lady Vi is most definitely not with 26 Across! (6)
- 19 In case test goes wrong, make a record on it. (8)
- 20 Not quite as lumpy as soft soap? (7)
- 22 Make out that Peter is upset over Noel Dempsey initially. (7)
- 23 Is turned around a long distance away in Africa? (6)
- 25 Complex wager I make on a six-footer? (6)
- 27 Detected with the top half of 25 Down what sounds like a whole bunch of 32 Across! (5)
- 29 Have a quick kip though it's not quite twelve. (4)

- ACROSS**
- 1 BOTHER
 - 4 HISPANIC
 - 9 LOTTER
 - 10 CAMEO
 - 11 ASH
 - 13 NAKED
 - 14 ASYLUM
 - 15 SAUCER
 - 17 EONS
 - 18 DILEMMA
 - 21 WASP
 - 26 APATHY
 - 28 AISLE
 - 30 ALAMO
 - 31 SWATHE
 - 32 REINDEER
- DOWN**
- 1 BALANCE
 - 2 THINKING
 - 3 EMBENDS
 - 5 INCH
 - 6 PUMPS
 - 7 NOODLE
 - 8 CARAMEL
 - 12 SECRETARY
 - 14 AROMAS
 - 16 AVIDLY
 - 19 CASSEROLE
 - 20 FLATTER
 - 22 PRETEND
 - 23 SAFARI
 - 25 EARWIG
 - 27 HEARD
 - 29 DOZE



Above is an artist's impression of how your credit union will look once the building has been improved. These improvements will begin in January. The office opening hours will remain the same, however we will have no parking available to members. We would like to apologise for any inconvenience the building work may cause members.

OPENING HOURS:

- Monday: 9.30am – 5.00 pm
- 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.

