

PROMOTIONS & WINNERS

Car Draw Winner



Congratulations

Pictured above is our March Car Draw Winner, Christy Kirwan, HSE.

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 Car Loan Promotion

Congratulations to Martin Fitzpatrick, winner of our car loan promotion, who had his car insurance paid by HSSCU for 1 year.

All members who took out a HSSCU car loan in January & February 2008 were automatically entered into this draw.

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, Ms. Sandra Gale Davis, Family Child Services.

Kredit Competition

Congratulations to our Winter Kredit Winners: Kath Callaghan, St. Vincent's Centre; Susan O'Sullivan, Rotunda Hospital; Eleanor Hyland, Public Health Nurse.

Competition

Prizes €150; €100; €50.

Send your answers by postcard only, before 30th June, 2008.

1. What number should be included in any written correspondence with us?
2. By how much will HSSCU credit junior a/cs opened before 30th June '08?
3. Can you remain a HSSCU member after retirement or upon leaving health services sector?



HSSCU

**Health Services Staffs
Credit Union,
5 High St, Christchurch,
Dublin 8.**

**Email: info@hsscu.ie
Website: hsscu.ie**

Fancy a Holiday?

Loans only 8.5% (8.9% APR) for HSSCU members
Apply Now Tel: 01 6778648
WWW.HSSCU.IE

Get Away!

HSSCU is regulated by the Financial Regulator

HSSCU Health Services Staffs Credit Union

Retired or Leaving the Health Services?

You don't have to leave HSSCU membership behind! If retiring, you can still retain full membership, paying into your account through your pension, by direct debit or in person. For members who are leaving the health services you too can remain a HSSCU member and continue to enjoy the benefits of membership. To continue paying into your HSSCU account, simply ask for a direct debit form.

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

Spring/Summer 2008



We're Growing

HSSCU is poised to grow even bigger and better with our new nationwide common bond. Membership of HSSCU is now open to health services staff throughout the Republic of Ireland.

We will begin rolling out regional visits in the coming months, and look forward to this exciting new phase in the credit union's history.



Manage your Budget Account Online

Those members with HSSCU Budget Accounts can now manage that account online. You can make payments to pre-approved payee accounts outside the credit union e.g. Bord Gais, O₂, a bank account etc. To begin with you must have a Budget Account with us, and you must be registered for a HSSCU online account. Once you have both of these, complete the Budget Account online management form (available on our website or from this office). You can then view your budget transactions online.

To register for a HSSCU online account visit our website www.hsscu.ie, click on register and follow the instructions. To apply for a budget account please phone us on 01 6778648.

Budgeting

Health Services Staffs Credit Union

Budget A/C

LET US MANAGE YOUR BILLS FOR YOU!

It's so simple. Take the hassle out of bill paying with a HSSCU Budget Account.

Step by Step Guide:

Meet with us:

1. Arrange a meeting with us, where possible, to discuss your personal budget plan (approximately 1 hour).
2. Bring along originals or copies of all of your recent bills, recurring and annual, one per service provider will suffice.
3. Together with a member of staff, you will complete the Budget Form.
4. Complete a deduction form/direct debit form so that the correct amount will be paid from your salary/bank account into your Budget Account on a weekly/fortnightly/monthly basis.

Where you cannot meet with us:

1. If you cannot meet with us, please contact us to receive a Budget Form and complete yourself.
2. Complete a deduction form/direct debit form so that the correct amount will be paid from your salary/bank account into your Budget Account on a weekly/fortnightly/monthly basis.

Health Services Staffs Credit Union serving health services staff and their family members* since 1970.



Health Services Staffs
Credit Union

HSSCU is regulated by the Financial Regulator

Give your kids a jump start on their savings & we'll give them €10!*

Here at HSSCU we often get asked how parents can encourage their children to save & how they can help them understand the value of money. We're delighted to help out with some friendly advice & also to donate €10 to each new child's account opened.

Studies show that it is important for children to be clued in on the mechanics of saving and spending money at an early age. It gives children a great advantage later in life to aid their financial awareness and independence as adults.

It will also help you, the parents, at times when the kids start the 'gimmies' and 'Iwants'. Explaining needs and wants, the concept of earning money, sharing, and saving for special treats is important. Pre-schoolers need to see it to understand it. Kids might think that money disappears if they

don't see it. Ways around this are using see-through money boxes, and/or savings chart. When the child saves enough, let them buy the toy etc. they've been saving towards.

It is also a good idea to encourage your child to put aside a certain percentage of their money, whether that be a regular income (odd jobs, allowance etc) or lump sums (birthdays, communions etc), to help instil a savings habit that will stay with them for life. Explain how you budget for items, how you save, when there might be a need to borrow. Explain how a credit card works – that money has to be paid to the bank in order to use the credit card, that penalties for late payments exist, and that a credit card is not 'free money'. Some parents choose to reward their children's savings habits with non-monetary rewards at benchmarks. Others encourage

savings by annually matching what the child saves.

At HSSCU we want to encourage the next generations to save. We're offering any new junior members (0-16) €10 when they open an account with us before 30th June 2008. For Junior Membership Forms please visit the Forms section of our website or phone us on 01 6778648.

Please note that our junior accounts are liable for DIRT payment just as adult accounts are. Also, parents should note that once a child reaches 16 years of age, that child's parent/guardian can no longer withdraw money from the child's account.

*€10 will be credited to all new junior accounts opened in April, May & June 2008. This amount will be lodged to the new junior account by the end of July '08.

Members of HSSCU staff at a charitable race night held in Harold's Cross Stadium



John Moloney R.I.P



It was with a great sense of sadness and loss that we learned of the death of Mr. John Moloney in early March. John worked for many years in the EHB Pest Control Depot in Francis Street, Dublin.

John's involvement as a volunteer with this credit union began in September 1971 when he was elected to the first Board of Health Services Staffs Credit Union. John served on this board without interruption for the past 37 years.

During this time John served on all committees and played an ever-present role in the Credit Committee where he constantly championed the needs of the less well-off in our society.

John also holds the distinction of being the only person to hold the office of HSSCU President on three occasions.

John will be sadly missed by his colleagues on the HSSCU Board & Supervisory Committee, and particularly by the management and staff of the credit union.

To his sisters, Anne and Maureen, his nieces and nephews and a wide circle of friends we extend our sincere sympathies.

Betty Noone Memorial Bursary

As with last year, applications for this educational bursary will be available from our office, and online from 16th June '08. We will accept completed applications with relevant documentation from 1st July to 30th September. All correctly completed applications must be in this office by 5pm on 30th September by the latest. We will not accept any applications or supporting documentation after that date. For further details on this bursary please contact the office or check us out online in the Community section.

John (Bill) Delaney R.I.P

Our sadness was heightened when on the morning of John Moloney's funeral we were informed that his former work colleague, friend and Credit Union Director, John (Bill) Delaney, had passed away.

John joined the board of the credit union in November 1983 and served with distinction as our Membership Officer until 1992.

John will always be remembered as a diligent worker who undertook his role in the best of humour.

To his wife, Ellen, and his daughter Patricia, we extend our sincere sympathies.

EFT & Post

Don't forget that you can now opt to have your shares/loan paid out to you by electronic funds transfer – in other words by 'zapping' it over to your chosen account in another financial institution. You must provide us with written instruction to do this, which can be posted or faxed into us. We will then keep that letter on your file so you only need do it once!

If you prefer to receive a cheque from us but cannot make it into the office, we can post that cheque out to you. This postal option also applies to the Credit Agreement, should you not be available to pop into the office you can always post us the signed agreement.

HSSCU Member Travels to Belarus



HSSCU member, and employee of Central Mental Hospital, Fergal Drumm, travelled to Belarus, as part of the Chernobyl Children's Project International which is headed by Adi Roche. Fergal was among a group of Irish nurses who volunteered at a Belarusian orphanage to help children affected by the Chernobyl nuclear disaster. Fergal raised the funds to travel from a number of donors, including HSSCU.

Pictured above is Fergal along with some of the children from the orphanage.

Have We Got Your Number?

Please include a day time telephone number in all correspondence to us. We may need to contact you for clarification or confirmation and having an up-to-date contact number for you will speed up the process greatly. Please include your phone number on all emails, faxes and letters.

Paddy Hicks honoured



Paddy Hicks, ex Director, and Marie McBryan, President, at a special evening held to honour Paddy for the hard work and dedication he has shown to HSSCU over many years as a member of the board.