

PROMOTIONS & WINNERS

Car Draw Winner



Congratulations

Pictured above is our February winner Pauline Quinn, Cappagh Hospital, Dublin.

Our January Car Draw winner is Catherine Clarke, Bon Secours Hospital, Dublin.

If you wish to participate in the car draw, and have not subscribed to already, please contact us. The entry fee is €2.54 per month.

The car draw is a non-profit making competition. It is completely financed by the entry fees paid by members. There are 13 cars given away in total throughout the year, with cash prize draws too!

Winner of Car Loan Promotion

Congratulations to Derek McCormac, HSE, Palmerstown, Dublin. Derek has won his car insurance paid for 1 year.

All members who took out a HSSCU car loan in January & February 2007 were automatically entered into this draw.

Join a *Friend / Family Member & You could WIN a Weekend away for 2!

Congratulations to Eimear Keilthy, St. John of Gods, winner of our Join a Friend competition. Eimear joined a friend, completed the JAF application form, and has won a fabulous weekend break for 2 people.

This promotion has been so popular that we've decided to keep it going and will draw another winner for phase 2 in June '07. Forms are available from the credit union, through your sub-office and online in the promotion section of www.hsscu.ie

*The friend must satisfy the common bond requirements. The family member must be living in the same domicile as the member.

Kredit Competition

Congratulations to our December Kredit winners: Janet Edgely; Rosemary Crowley & Anne O'Donovan.

Competition
Prizes €150; €100; €50.

Send your answers by postcard only.

1. What is the new loan rate?
2. What is new limit for Nomination Forms?
3. What is the new application period for the Betty Noone Memorial Bursary?



HSSCU

**Health Services Staffs
Credit Union,
5 High St, Christchurch,
Dublin 8.
Email: info@hsscu.ie
Website: hsscu.ie**

Email & SMS Communications:

Would you like to receive news updates from Health Services Staffs Credit Union as it happens? Would you like us to contact you regarding your account information by email or SMS?

If so, please complete the form below and return to us here at 5 High Street, Christchurch, Dublin 8.

I want to receive general Credit Union news in this way Yes No

I want to receive my account information in this way Yes No

Your name:

Your Account Number:

Your email address:

OR

Your Mobile number (SMS alerts):

Mobile Phone Provider

If at any stage you would like to unsubscribe to this service you can do so by sending written/email instructions. We will not share this information with any third parties.

OPENING HOURS:

Credit Union main office – 5 High Street.

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

SUB-OFFICE (For local staff only)

AMNCH – Tallaght: Thursday 2.00pm – 4.00pm
Beaumont Hospital: Friday 10.00am – 1.00pm
St. Vincents Elm Park: Friday 10.00am – 11.30pm

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

Kredit

Spring 2007

We're Lowering our Loan Rates from May

While other financial institutions are raising their rates, we're reducing ours. Why? Because we want to offer our owners – you the members – the best value for your loan needs.

8.5% (8.9% APR) Loans

Financial Institutions	Monthly	Total Interest
Permanent TSB	€257.76	€1279.36
Bank of Ireland (fixed)	€257.46	€1268.56
Allied Irish Bank	€257.44	€1267.84
Bank of Ireland (variable)	€259.46	€1340.56
HSSCU	€252.92	€1105.12

Comparisons based on loan of €8000 over 3 years. Correct as at 28/03/07.

So, whether you're planning a holiday, new car, home improvements, educational, medical, or any other expense talk to us for the best value and service. Easy, hassle-free, speedy, convenient and member-friendly loans are only a phone call away!

At HSSCU we're always ready to help you in whatever way we can. We'll tailor your loan to suit you and we won't charge you any sneaky extras!

Talk to us today about your loan!

Telephone: 01 6778648 Fax: 01 6778105
info@hsscu.ie

Or call in to us @ 5 High Street, Christchurch, Dublin 8

Inside Update:

Electronic Funds Transfer
Transfer monies electronically. No need to collect a cheque!

Online Facilities
Have you signed up yet?

Death Benefit Fund
Details of the fund and how it works.

Betty Noone Memorial Bursary
New application dates for our member educational fund.

Promotions & Winners
The latest winners and promotions are inside.

Nomination Forms
New limits on the statutory amount for credit union nominations.

HSSCU Loans
How much can you borrow?

ICE
'In Case of Emergency' phone numbers.



Health Services Staffs
Credit Union

Electronic Funds Transfer (EFT)

Since January this year Health Services Staffs Credit Union has offered members the opportunity to have their loan and share funds paid electronically. There is no longer a need to collect a cheque from the Credit Union office. If you would prefer to have the money transferred to an account outside the credit union simply furnish us with the information (account name, sort code, etc) **in writing** and we will transfer the funds. Please note that EFT typically takes up to 2 working days.

Death Benefit Fund

Did you know that Health Services Staffs Credit Union operates a Death Benefit Fund which pays a grant towards the funeral expenses of a deceased member? All those who join before age 70 are automatically included in this scheme.

The grant is paid either directly to the undertaker, or to a third party who can show confirmation of having paid such a bill. The amount of this grant is the total bill up to a maximum of **€2,500.00**.

Online Facilities

Updates:

Have you checked out our website lately? We've made some changes to include a scrolling News section with the most up-to-date information about your credit union. Promotions, competition results and more will be regularly updated so you can dip in and out at your leisure.



Online Accounts:

Did you know that you can do a substantial amount of your credit union business on the net? Simply logon to www.hsscu.ie and follow the instructions on the homepage to register.

HSSCU Strategy Meeting

Each year HSSCU Board of Directors & Management meet to discuss the future strategy of the credit union. This year the meeting took place in Naas, Co. Kildare and was a great success. Presentations, discussions, and training took place throughout the weekend, resulting in an agreed focus for HSSCU in the next 12 months.



Pictured here are: HSSCU President Marie Mc Bryan, Member Services Supervisor Kieran Carroll, HSSCU Directors Mary Cullen and Gerry Lynch.

Betty Noone Memorial Bursary

New application date 1st July – 28th September.

Applications will be available from mid June through the Credit Union Office and online in the Community section of the website www.hsscu.ie

Many of you are familiar with the Betty Noone Memorial Bursary but for those who are not... the fund was set up by the Board of Directors in memory of the late distinguished Treasurer, Betty Noone. Through this bursary members can apply for assistance towards the cost of cultural or educational courses.

Did you know that all sorts of member educational pursuits are granted funding each year?



Everything from pottery, swimming, rock climbing, basket weaving, Spanish lessons, diplomas, DIY... the list goes on.

Unsure as to whether your course is eligible? If you meet

the criteria send in an application! In 2006 HSSCU granted over €116,000 towards cultural and academic courses to 279 members and their families. We are proud to support our members' educational pursuits!

Nomination Forms

A Nomination Form allows a member to nominate an individual(s) to receive the balance in the member's account upon death. An increase in the statutory amount that can be paid out under a validly completed Nomination Form was signed into law in late 2006. A new limit of €23,000.00 can now pass under a nomination. Any balance over this amount is treated as part of a members Estate.

A member can nominate anyone on this form. The nominee does not have to be a family member. The nominee can be changed at any time by completing a new form which replaces the previous.

However, when a member marries, the Nomination Form must be changed as marriage invalidates a nomination.

Nomination Forms are exempt from succession legislation which is why a Credit Union

can honour the instructions on the member's form without reference to a Will.

Have you completed a Nomination Form? If in doubt check with the Credit Union Office!

HSSCU LOANS – How Much Can I Borrow?

This is a question members frequently ask when calling the Credit Union office. It is a difficult question to answer as this Credit Union has a policy of treating each individual application on its own merits. However, the main factors considered when assessing loan applications are as follows:

- Ability to repay – potential for future earnings.
- Current loan amount (if any) and share balance.
- Frequency of borrowing.
- Term of loan.
- Any previous Credit Committee conditions established.
- Length of time applicant is a member of HSSCU.
- Service with employer.
- Nature of employment, e.g. temporary / permanent.
- Supporting documentation, where required.

Of the above, the most important factor considered when assessing loan applications is the individual member's ability to repay. In some circumstances additional details of outgoings and income are requested to support the loan application.

If you have a borrowing requirement and are unsure as to your eligibility please contact the office to discuss your



requirements with a Loans Officer. Remember, for larger borrowings it is always advisable to provide supporting documentation where possible.

Always remember if you are having difficulty with your loan repayments at any time please contact our offices as soon as possible.

ICE – In Case of Emergency

An ICE number is an In Case of Emergency number which should be added to your list of contacts in your mobile phone or carried on your person at all times. It enables the emergency services, in the event of an accident, to immediately identify who you would like them to contact should you be unable to tell them yourself.

All of us have so many names in our contact lists which we can easily identify but which may well mean little to a fireman, doctor or garda searching for the person to notify.

The Road Safety Authority and Muintir na Tire have organised a campaign to highlight the ICE number to the public. HSSCU support their efforts and urge our members to add their ICE number to their phones/person.

How to add a new contact to your phone: Select ADD A NEW CONTACT. Enter ICE and then the name of the contact (e.g. ICE Joe Bloggs). Add a note if possible on your phone.

