

Phishing



A HSSCU member has informed us that she recently received an email requesting that she update her credit union account information online. This email purported to be sent from the 'National Credit Union Administration' – there is no such body in Ireland! The message was sent to the HSSCU member in an effort to defraud her and illegally obtain confidential information regarding her account. This type of fraudulent action is known as 'phishing.'

'Phishers' attempt to fraudulently acquire sensitive information, such as usernames, passwords, credit card details etc, by masquerading as a trustworthy entity in an electronic communication.

Phishing is a high-tech scam that uses spam or pop-up messages to deceive you into disclosing your credit card numbers, bank account information, passwords, or other sensitive information.

Phishers generally send an email that claims to be from a business or organisation that you deal with – for example, your Internet service provider, bank, insurance,

or even a government agency. The message usually says that you need to "update" or "validate" your personal or account information. The message directs you to a Web site that looks just like a legitimate organisation's site, but it is not. The purpose of the bogus site? To trick you into divulging your personal information so the operators can steal your identity and run up bills or commit crimes in your name.

HSSCU will NEVER request your account information in this way. Should you have any doubt regarding emails or any other communications from HSSCU, that you think might not be legitimate, please contact us immediately on 01 6778648.

HSSCU Visits Member Locations

HSSCU is delighted to have had the chance to visit a number of member work locations over the last few weeks. These visits provide a great opportunity to meet our existing members and also to meet new potential members in your work place. So far we have visited AMNCH; IBTSB; St. John of God's; the Mater Hospital; Beaumont Hospital; St. Vincent's Hospital; JCMH Blanchardstown; Central Mental Hospital; Our Lady's Hospital Crumlin, Leoparstown Park Hospital.

We've really enjoyed getting out there and meeting

members first-hand, some of whom have never been to our Christchurch office. We look forward to visiting more locations throughout the summer.

If you think it worthwhile for us to visit your workplace please talk to us to arrange same.

Please note that before we can visit a hospital/health centre we require permission from the Hospital Administrator, General Manager or other senior personnel.



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

Email: info@hsscu.ie

Website: hsscu.ie

PROMOTIONS & WINNERS

Car Draw Winner Congratulations

Our June Car Winner is Maurice Mallen, Beaumont Hospital, Dublin.

Other winners this period: Elizabeth Murphy (retired); Frances O'Keefe (HSE); and Marie Byrne (St. James's Hospital).

Holiday Prize Winners

Congratulations also to all of June's 10 Holiday Prize Winners, who each received €1,300. Holiday Prizes form part of the Car Draw from April-September.

Gavin McDonnell – Environmental Health Officer
Martina McGoldrick – Coolock Health Centre
Annette McCabe – Cherry Orchard Hospital
Eithne Doherty – Clonskeagh Hospital
William Larkin – St. James Hospital
Colette McNamara – St. Vincents Private Hospital
Carol Fox – Cherry Orchard Hospital
Elizabeth McMahon – St. Lomans Hospital
Don Mullahy – Irish Blood Transfusion Services Board
Ellen Leacy – Mater Hospital

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

The Car Draw is a non-profit making competition.

Join a *Friend/Family Member & You could WIN €100

Congratulations to our winner, Leonie Buchanan, Temple Street Hospital, Dublin, winner of our Join a Friend competition. Leonie joined a family member, completed the JAF form, and has won €100.

We will continue this promotion for the rest of 2007. The next draw will take place in September. Forms are available from the Credit Union office, sub-offices and can be downloaded from our website 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 Spring Kredit winners: Ann Donohue, Marcella Dunne, Siobhan Burke.

Competition Questions
Prizes: €150; €100; €50

Send you answers by postcard only.

1. What is our holiday loan rate?
2. What is the prize for winning the Join a Friend Competition?
3. What charity's publication did HSSCU sponsor?

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 Summer 2007

Holiday Loans only 8.5% (8.9% APR)

Planning a holiday? Need to fund it?

Look no further than Health Services Staffs Credit Union. With our new lower interest rate of **ONLY 8.5% (8.9% APR)** applied to the reducing balance and not the principle sum, free loan protection insurance, and no penalties for early repayment, why would you choose anywhere else for your borrowing needs?

Talk to our friendly staff today and see what we can do for you!

Examples of loan repayments:

Loan Amount	Weekly Repayments	Total Interest
€1000 over 1 yr	€20.09	€43.73
€2000 over 1 yr	€40.16	€87.50
€3000 over 2 yrs	€31.40	€263.53

WIN €500 paid off your loan!!!

All members who take out a HSSCU holiday loan in July and August 2007 will be included in the prize draw.

Inside Update:

Holiday Money

Some advice for keeping your holiday cash safe.

Irish Stories of Loss & Hope

HSSCU sponsors a beautifully produced resource for those suffering bereavement.

Over 65s & DIRT

Qualifying members' shares can earn dividend without accruing DIRT.

Phishing

Beware of bogus emails masquerading as financial institutions.

Promotions & Winners

The latest winners and promotions are inside.

Member Location visits

HSSCU visits member hospitals and health centres.



Health Services Staffs
Credit Union

Holiday Money

– beware of hidden costs and dangers!

It's the holiday season and Irish holiday makers are gearing up for a well-earned and long overdue sunshine break. While we are all aware of the need for sun protection, have you given any consideration to protecting your finances when abroad? Below are some examples of the options open to you for holiday money abroad and some helpful tips to protect yourself from unnecessary charges, fraud and theft.

Travellers Cheques:

Available in many major currencies, charges for Travellers Cheques vary, depending on the financial institution, the value of the cheques, currency and whether you are buying or selling them.

To ensure safety always take note of your Travellers Cheque serial numbers and denominations and keep them safely away from the travellers cheques themselves. Don't keep your passport or other identity card with your Travellers Cheques; don't countersign the cheques until cashing them; and, never cash more than you need.

Debit/Laser Cards & ATMs:

Laser Cards with a Maestro symbol can be used abroad in any outlet accepting Maestro cards. If your card has a Maestro, Link or Cirrus symbol you can use it to withdraw cash at ATMs. There is no levy for withdrawal of cash in these machines within the Euro

Zone. However, in non Euro Zone countries there can be two charges – a foreign exchange fee and a transaction fee. Both will be included in the value of your Euro withdrawal.

Credit Cards:

Using your credit card in the Euro Zone to make purchases shouldn't cost any more than doing so at home. You will normally not have to pay



any interest on your credit card account if it is in credit. If you use your credit card to withdraw money, you normally have to pay cash advance fees which vary, depending on the bank.

Always be aware of the conversion rate, and make sure you are not trying to withdraw more than your daily limit; pay off cash withdrawals as quickly as possible as a high rate of interest applies and they are often the last in the order of repayment on an account. Also, there may not be an interest free period on cash withdrawals; be aware of the practice of 'dynamic currency

conversion' used by many retailers if you choose to pay in the currency of that country; be sure to check the expiry date on your card to make sure that it remains valid while you are away; check your balance and credit limit before you go away to make sure that you have enough credit left.

General Card Guidelines:

Always check the amount of any transaction before entering your PIN or signing the receipt. Never allow your card to be taken from your sight. If the terminal is out of sight accompany the staff member to it. Report theft or loss immediately.

Cash:

Purchase foreign currency in good time. It can take up to 48 hours, sometimes more, depending on the currency required. Shop around for the best price. Exchange rates and commission charged by the vendor vary but are generally less with a financial services provider than with a hotel or airport.

If taking cash abroad keep it in a secure place in your accommodation; invest in a discreet money belt. Do not carry all cash together, and don't carry more than you need.

For further information contact:

- your individual credit card supplier;
- the Financial Regulator www.ifsra.ie or LoCall 1890 777 777.

HSSCU Sponsors Resource for Bereavement

'Irish Stories of Loss & Hope would not have been possible without the generous support of Health Services Staffs Credit Union'
Dr. Susan Delaney, Editor.

Every year HSSCU supports a number of charities; locally, nationally and internationally. While we continue this tradition for many smaller donations, this year it was decided to give a more substantial amount of support to a cause which would make a real difference to people's lives. When we heard about the Irish Hospice Foundation's plans to publish this beautiful new book we knew it was something we wanted to become involved with.

This book illustrates the individuality of the grief experience, and seeks to provide

suggestions, comfort and hope to those who are on their own grief journey. The anthology includes personal accounts of bereavement by hospice volunteers as well as well-known Irish people including journalists Nell McCafferty and Roisin Ingle, broadcaster Joe Duffy and Senator Mary O'Rourke.

Approximately 30,000 people die each year in Ireland. Each death affects at least 10 people. Therefore, at least 300,000 people are newly bereaved each year. It is hoped that this book will be a resource for bereaved people and those who care for them. It demonstrates how different grief can be for everyone and offers suggestions, comfort and hope for the grief journey.

Marie McBryan, President of

Health Services Staffs Credit Union, stated: "Health Services Staffs Credit Union and its members are delighted to support this wonderful and moving publication which will undoubtedly bring hope and comfort to so many people."

The IHF is a not-for-profit organisation which was set up in 1986 to support hospice services and promote the hospice philosophy. Its vision is that no-one should have to face death and bereavement without appropriate care and support.

The book will be distributed free of charge to all bereavement support groups and libraries. Further copies will be available direct from Irish Hospice Foundation www.hospice-foundation.ie or Dubray Books for a nominal fee of €5.



HSSCU Education, Planning & Development Committee with IHF staff and author Deirdre Purcell.

DIRT Free Accounts for the over 65s and Incapacitated

From April 2007 members over 65 and whose income is below the relevant exemption limit (currently €19,000 for an individual or €38,000 for a married couple), and those permanently incapacitated, no longer have to claim DIRT, paid on dividend earned, from Revenue. Health Services Staffs Credit Union can now pay you your dividend without it accruing any DIRT. Tax liability for those above has not changed. The new provisions are simply an administrative change to allow financial institutions to pay dividend or interest gross to qualifying members. The exemption relates only to accounts from which DIRT is deducted, i.e. Deposit Accounts, Special Share Accounts, and Special Term Accounts (in certain circumstances). **It does not apply to Regular Share Accounts.**

Previously DIRT refunds for those who qualify had to be individually claimed each year from Revenue, with the majority of refunds not claimed. From now on your financial institution can be notified



of your status so as to allow them to pay the interest on your account free of DIRT. This will ensure you will receive the interest gross and not have to make a formal annual application directly to Revenue.

Those qualifying members over 65 can contact us here at HSSCU, to complete a self-declaration form stating that he/she qualifies

for the exemption from DIRT. Those qualifying permanently incapacitated members must contact Revenue directly or their disability organisation for an application form, which they will then return to their local Revenue office. That office will send an authorisation form, with an official stamp, to the Credit Union.

Art for Kids

Pictured here are Aoife & Robert Grogan receiving some tips from artist Frank Clarke at the Spring Art for Kids workshop in Dublin, which was organised by the Irish League of Credit Unions.

