



# Health Services Staffs Credit Union



## Kredit Newsletter

**Welcome** to the first edition of Kredit for 2018. We would like to wish all of you, our members, a happy and prosperous New Year. We were delighted to have the opportunity to meet with some of you at this year's AGM in the Radisson Blu Hotel on Golden Lane in Dublin. Your support is much appreciated and all feedback is welcome at all times. It is events like this that allow you to have a say in who you would like to see taking part in the development of your Credit Union and take an active part in the decision-making process. January is a good time to plan financially for the coming year – so how healthy and fit are your finances for 2018?

If you are thinking of changing your car this year have a look at our HSSCU car loan for competitive rates.

We have a Meet our Members section – featuring Finbarr from Cork and Jackie and Adrienne from Dublin and their experiences in publishing their books – a fantastic achievement for them.

### IN THIS ISSUE OF KREDIT

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## How has your New Year been going so far?

This New Year presents an opportunity for us to set different goals and targets aimed at self-improvement for 2018.

We came up with a few suggestions on how to make a positive change. For example, getting your finances fit and healthy by opening a Christmas savings account or rearranging your debts. Or setting up accounts for your immediate family of all ages. Did you receive a new smart phone or tablet this Christmas that allows you to avail of our Touch ID login? Here are just a few ideas on how HSSCU can make a difference to our members in the coming year.

**Online access to your credit union account**  
Have you registered to use our cuOnline service

but still never gotten around to using it? Now is the time to start accessing your credit union account online. With a smart phone or tablet, you also have the option now to log on using your fingerprint. Online demos on registering to access your credit union account online and how to begin using Touch ID, can be found on the HSSCU YouTube channel. You can also find these demos on the homepage of our website by clicking on 'Bin the Pin'.

### Set up a Christmas Savings account with us

Christmas may be behind us at the moment, but it is a good idea to open an account with us in preparation for next Christmas to give yourself that extra boost in the run up to the festive season. Beat the January blues next year by ensuring

you have Christmas expenses covered with our incredibly popular Christmas Savings Account.

Whatever you save by the middle of next November, we can either transfer into your bank account, or send in cheque form, just in time to get stuck into your Christmas shopping.

### Join up family members

Have you been meaning to open accounts for your nearest and dearest? Our junior account application form is available on our website where you will also find a form for those over the age of 16. Immediate family can now become members with us even if they do not reside at the same address as you.

## Do you want to get your finances 'fit and healthy' for 2018?

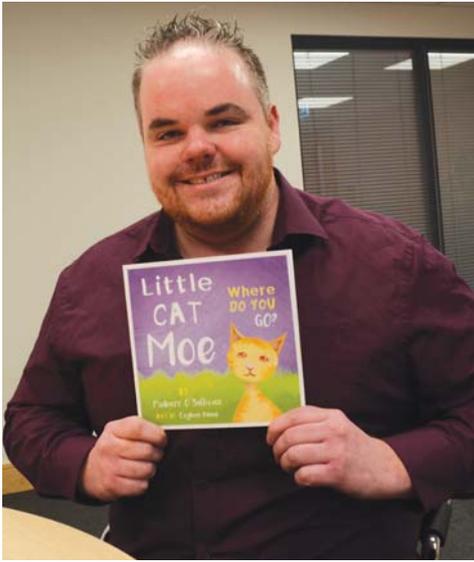
Have you any credit cards, personal loans or car finance that need to be paid off?

Are you losing track of how many different payments are leaving your bank account every month? We can offer you a debt consolidation loan at our standard rate that would bundle your loans together so you would have just one monthly payment to manage.

As with our loans products, approval is subject to terms and conditions, as well as ability to repay. Utilise the Personal Loan calculator on our website [www.hsscu.ie](http://www.hsscu.ie) to work out required repayments.



## MEET OUR MEMBERS – authors Finbarr, Jackie and Adrienne discuss their literary endeavours



cat, was going for the day, and I decided to put a little rhyme together.”

The book, which is aimed at children of 3 or 4 years-of-age, was illustrated by Finbarr’s friend Eoghan Dunne.

“The process between first having the idea to printing it, is a long, drawn out, painful process, but then when you actually get the book, it’s a great feeling. I gave the artist a picture of my cat to push him in the right direction. Between the pictures, there’s always something to find and the way the language rhymes, it’s a good age to start reading and learning words.”

The book is available to buy online as well as in certain shops in Cork and Waterford.

“It has been selling very well online. I have it in six shops in Cork and Waterford. His Facebook page and Instagram is growing followers every day. It’s him along with photos of the real Mo. Mummy pages gave it a great review as did Mumsnet, MagicMum and Deirdre O’Shaughnessy. It’s been getting an awful lot of love.

### Quick Fire Questions:

**What is your motto?** Just go for it.

**What advice would you give to up and coming authors?** Remember, it’s tough, it’s a long road from start to finish and even when you get finished, you are never finished.

**What was your biggest break?** I didn’t really have a break, I just persevered and I was confident enough in myself. There were no real doors opened. I just went for it.

For more information, visit [www.littlecatmoe.com](http://www.littlecatmoe.com)



Finbarr, who is a member with HSSCU for over 8 years, is a Postman with a difference. Inspired by his two-year-old son’s imagination, Finbarr wrote ‘Little Cat Moe, where do you go?’

“The idea came from my son Alex. Ever since he was about six or seven months old, he used to crawl over to the back door when we let the cat out. He was obsessed with the cat, and one of his first words was Mo. The cat would go away and come back 6 hours later, and the idea came from Alex wondering where the cat went to on his adventures. I wondered whether a baby that young could imagine where his best buddy, the



Dublin authors: Jackie Noonan (left) Adrienne Lynch (right).

HSSCU members, Adrienne Lynch and Jackie Noonan, have also recently successfully self-published a series of Children’s Books. Adrienne is the Author of the Books and Jackie is the Illustrator. They have completed eleven stories in total. They are based on two characters called Elephant and Mouse, which they first started compiling over two years ago. Having met through a training course, Adrienne and Jackie set up their own company, AJ Books.

**Adrienne:** “We started in September 2015, and casually one day I asked Jackie, ‘did you ever think of doing stories for children?’ as she was

always drawing, and within the hour, we had our first initial draft of what was to become Elephant and Mouse.”

The stories are based on two characters, both very different in size and look, but a friendship develops between the two. Little emotions are brought on as they learn about each other, and what it really means to be friends.

**Jackie:** “We had an initial storyboard done up, and took it from there. When researching the idea, we took inspiration from the children in our families, to draw up what they envisioned

an Elephant and Mouse to be like, not from an adult perspective, as we wanted it to be childlike. One of the children for example, had drawn an Elephant with three legs and a trunk, so we had to see what they see!”

**Adrienne:** “We used a lot of primary colours, as they are striking for children, and in working alongside children with Autism, I learnt how this sparks a child’s imagination, as rhyme ignites the memory and creates interest.”

### Quick Fire Questions

**What is your motto?**

Let your inner child shine!

**What advice would you give to up and coming Authors?**

Always persevere, never give up and always believe in yourself and your dream. Don’t let anyone take you from your path. There can be a lot of negativity but keep going! It will be worth it.

**What was your biggest break?**

When we first held the books in our hands in print, heading for the Christmas Fair in the RDS, not to mention when our website went live!

For more information, visit [www.ajbooksireland.com](http://www.ajbooksireland.com)

If any members have their own stories or news, please send it in to us for our next Kredit Newsletter.

# Are you thinking of starting the new year with a new car?

We wish to give our members a gentle reminder that if you opt for a credit union car loan, you own the car from the outset unlike with a Hire Purchase agreement or Personal Contract Plan (PCP).

As a non-profit organization, we offer competitive rates to our members. This means a lower monthly payment and less interest over time when you avail of a car loan with HSSCU.

Joining our credit union could not be easier. Members can apply for loans by visiting one of our offices and through their online account as well as over the phone. Unlike some other organisations, you get to talk to a real person and can count on the highest customer service while you do.

Loan repayments at HSSCU can be tailored to suit your needs whether you wish to pay it back over 3, 4 or 5 years or if it is a case that you change your car every 2 to 3 years, then you can get your repayments to match, subject to lending criteria.

While the interest rate on PCP's may seem attractive, the real cost of PCP finance is at the end of the term when you could lose thousands of euros on the value of the car. We strongly recommend that you look out for extra fees, charges and conditions which apply. The small print of a PCP usually relates to restrictions on mileage and the condition of the car, that would require proper maintenance of the car agreeing to a main-dealer servicing plan.

Remember, if you buy a car with a credit union loan, the car is yours. You own it and can sell it or change it whenever you want to. Your credit union loan is insured, subject to terms and conditions, at no direct cost to you.



Health Services Staffs  
Credit Union

# CAR LOAN



\*Loan Rate of just 6.99% (7.2% APR) variable

Sample repayments over 5 years

Loan Amount	60 Monthly Instalments of	Total Interest	Total Amount Payable
€10,000	€197.73	€1,863.70	€11,863.70
€20,000	€395.46	€3,727.74	€23,727.74
€30,000	€593.19	€5,591.66	€35,591.66

All figures are for illustrative purposes only

**WARNING:** If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

\*Terms & conditions apply. Check out our Online Loan Calculator at: [www.hsscu.ie](http://www.hsscu.ie) and see for yourself how low our rates are!

## #putsUfirst

Registered Office: 5 High Street, Christchurch, Dublin 8, D08X7T1  
Tel: 01 677 8648 or Lo Call 1890 677 864 email: [info@hsscu.ie](mailto:info@hsscu.ie)  
Branches listed on [www.hsscu.ie](http://www.hsscu.ie)

Health Services Staffs Credit Union Limited is regulated by the Central Bank of Ireland

## Sponsorship

Did you know that as a member of HSSCU, you can avail of sponsorship from us? Whether it is for a charity that is close to your heart or a worthwhile organisation within your community, HSSCU are here to help. We donated over €60,000 to more than 80 charities in 2017. Our Sponsorship night, which took place at our High Street branch last September, welcomed representatives from Lauralynn, Canteen Ireland, the Capuchin Day Centre, Our Ladys Hospice and care services, the Web Project, Helium Arts, St. Audoens National School, Sancta Maria Children's Respite, the Zambia Immersion programme and Acquired Brain Injury, Ireland.

Other organisations that received funding include the Irish Cancer Society, Coolmine Therapeutic Community, the Liberties Senior Citizens group, the Simon Community, Shelbourne Ladaies FC, MS Ireland, the National League of the Blind and ALONE. For more on sponsorship with HSSCU, please see [www.hsscu.ie](http://www.hsscu.ie)



St Audoens National School



Sancta Maria Children's Respite



Helium Arts



Zambia Immersion programme



Web project



Our Ladys Hospice and care services

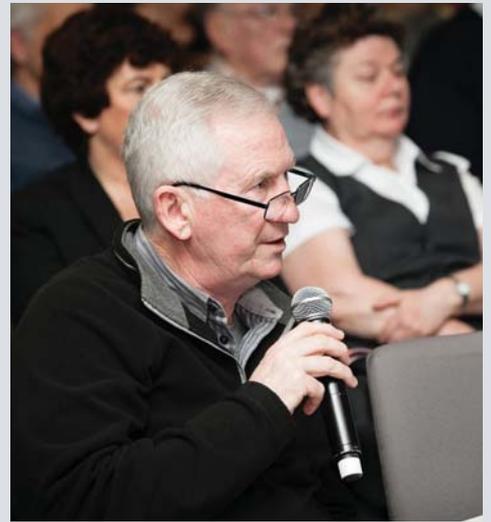


Capuchin Day Centre

# AGM Report

Thanks to everyone who made it to this years AGM at the Radisson Blu on Golden Lane. We had a lot of very positive announcements to make such as our new total membership figure of 38,986. There were a total of 18,600 loans approved throughout the year at HSSCU with a grand total in excess of €73 million approved in loans. The majority of loan applications we received were granted to our members, with a whopping 97% approval rate overall.

Our Annual Report, which can be viewed in the forms section of our website, details the work of HSSCU during the year and features updates on our Higher Education Scholarship, our Sponsorship night at High Street and our Member Prize Draw winners.



ENTER TO WIN!

# Promotions & Winners

## 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 SMYTHS VOUCHER** and there are some fun puzzles for you to try.



Cheeky Monkeys (0-5)



Terrific Tigers (6-11)



Groovy Giraffes (12-15)

## WORD-SEARCH

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

Can you find the hidden words? Each word relates to dairy products. The words may be horizontal or vertical.



- BUTTERMILK
- CHEESE
- CURDS
- CUSTARD
- EGGS
- GOATMILK
- ICECREAM
- MARGARINE
- WHEY
- WHIPPEDCREAM
- YOGHURT



## Movie competition

For your chance to **WIN A SMYTHS VOUCHER**, just answer this very simple question:

**What film does this character above star in?**

Cut out and post your answers to Youth Corner, HSSCU, 5 High Street, Christchurch, Dublin 8, or have your parent/guardian email [kredit@hsscu.ie](mailto:kredit@hsscu.ie) with your answer, name, age, address, parents name and contact number.  
Closing Date: 9th March 2018

<b>Answer:</b>
Your Name:
Age:
Address:
Parent's Name:
Contact Number:

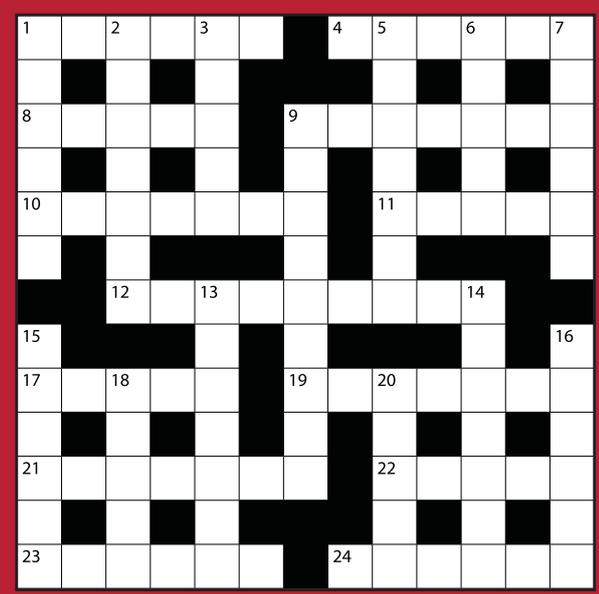
Congratulations to *Isaac Kane*, who correctly answered the question from the last issue of Kredit. *Isaac* has **WON A SMYTHS VOUCHER.**



## Crossword

- Across**
- 1 Leave (6)
  - 4 Nape of neck (6)
  - 8 Tear to pieces (5)
  - 9 Shorten (7)
  - 10 Equestrian foot support (7)
  - 11 By ear (5)
  - 12 Infamy (9)
  - 17 Perfect happiness (5)
  - 19 Clothing (7)
  - 21 Casual, curt (7)
  - 22 Colloquial language (5)
  - 23 Exchange, bargain (6)
  - 24 Send for trial (6)

- Down**
- 1 Cease (6)
  - 2 Share, helping (7)
  - 3 Supplementary clause (5)
  - 5 Flower worn on bodice (7)
  - 6 Cow's teat (5)
  - 7 Weak, frail (6)
  - 9 The sign & (9)
  - 13 Having a valid will (7)
  - 14 Site of naval hangings (4-3)
  - 15 Assimilate, integrate (6)
  - 16 Insult, affront (6)
  - 18 Deduce, conclude (5)
  - 20 Basil-based sauce (5)



# Promotions & Winners

ENTER TO WIN!



## Prize Draw

Our prize draw is a not-for-profit draw. Entry is just €2.75 per month. Winners names are listed on [www.hsscu.ie](http://www.hsscu.ie). For more information and an entry form, go to the 'Forms' section of our website.

Each month the first prize winner will receive €20,000. 10 runners up will receive €1000 each.

The top prize winners for the last quarter were:

### SEPTEMBER WINNER

**Bridgie Thompson**

### OCTOBER WINNER

**Janice Lawless**

### NOVEMBER/DECEMBER WINNERS

**Robert Fox, Anne Doyle, Karen Kelly and Patrick Madden**

## 'Join a Friend' Competition

The winner of the 'Join a Friend' competition is **Radha Madhala**.

## E-Zine

Our E-zine is an electronic newsletter sent via email. By signing up you will be the first to know what's new at your credit union.



We'll send you news of services, products, competitions, winners and more on a regular basis. All new E-zine subscribers are entered to a quarterly draw and can **win €100**.

You can sign up online via our website [www.hsscu.ie](http://www.hsscu.ie) or if you ring the office we will send you a form to complete.



## Competition Question; €100 One for All Voucher for the winner

### QUESTIONS

- 1 What percentage of loans were approved throughout the year?
- 2 How many organisations received funding from us through sponsorship in 2017?
- 3 What is the name of the character in HSSCU member Finbarr from Corks first book?

Cut out and post your answers to Competitions, HSSCU, 5 High Street, Christchurch, Dublin 8, or email [credit@hsscu.ie](mailto:credit@hsscu.ie) with your name, address, membership number and phone number along with your answer.

Closing Date: Deadline 9th March 2018  
Congratulations to **Phillip Elsamma** who is a winner of a One for All voucher

**Answer 1:**

**Answer 2:**

**Answer 3:**

**Name:**

**Address:**

**Membership Number:**

**Contact Number:**

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## OPENING HOURS:

Day	Registered Office 5 High Street, Christchurch, Dublin 8	James's Street Branch Phoenix View, 144-150 James's Street, Dublin 8	Cork Branch 34 St. Patrick's Quay, Cork	CIE Galway Branch Ceannt Station, Eyre Square, Galway
<b>Monday</b>	9:30am to 5:00pm	9:00am to 5:00pm	10:00am to 5:00pm	10am – 12.30pm
<b>Tuesday</b>	9:00am to 6:30pm	9:00am to 5:00pm	9.30am to 5:00pm	CLOSED
<b>Wednesday</b>	9:00am to 5:00pm	9:00am to 5:00pm	9.30am to 5:00pm	CLOSED
<b>Thursday</b>	9:00am to 6:30pm	9:00am to 5:00pm	9.30am to 5:00pm	2pm – 5pm
<b>Friday</b>	9:00am to 5:00pm	9:00am to 5:00pm	9.30am to 5:00pm	10am – 1.30pm and 2pm – 5pm
<b>Saturday</b>	CLOSED	CLOSED	CLOSED	CLOSED

Please note that High Street, James's Street and Cork credit union offices remain open during lunch time each day.

Don't forget we offer 24/7 online accounts; transfer funds in/out of your account; check balances; make Debit Card payments online. Visit [www.hsscu.ie](http://www.hsscu.ie) or download the CU Anywhere App for your Smart Phone.



Health Services Staffs  
Credit Union

REGISTERED OFFICE: 5 HIGH STREET, CHRISTCHURCH, DUBLIN 8, D08X7T1.  
Tel: 01 677 8648 or Lo Call 1890 677 864 Email: [info@hsscu.ie](mailto:info@hsscu.ie)  
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