



Health Services Staffs Credit Union



Kredit Newsletter

Welcome to the April edition of Kredit Newsletter. Our Special Rate Home Improvement Loan has been growing in popularity. More on that and other loan offerings inside. One of our staff had the amazing opportunity of travelling to The Gambia earlier this year. For images captured throughout the visit as well as more on the credit union movement in Africa, have a look inside. In this latest instalment, we have a look at a recent project that HSSCU took part in with local organisation, the Ana Liffey Drug Project. Providing jackets for volunteers aided them in braving the elements through rain, hail and snow in the last few weeks. We hope that you enjoy this latest update.

IN THIS ISSUE OF KREDIT

- Special Rate Home Improvement Loan
- ILCUF trip to The Gambia
- Green Loan
- Touch ID
- Ana Liffey
- Youth Corner
- Prize Draw Winners
- Opening Hours

Would you like to make your dream house a reality?

Special Rate Home Improvement Loan

We are delighted to see so many of our members getting in touch about investing in an attic conversion for their house, or extending their kitchen to make room for new and improved kitchen units.

If you take a minute to picture your ideal home, what images does it conjure up? Consider the fact that here, at the Health Services Staffs Credit Union, we might just be able to bring your dream home to life. Our Special Rate Home

Improvement Loan is designed to cover the expense of home improvements. Just let us know exactly what changes you would like made and we will go over the terms and conditions with you to see if you qualify for a HSSCU Special Rate Home Improvement Loan. Remember we have our standard rate home improvement loan for smaller renovation work.

Did you know that HSSCU now has a mortgage product? Details can be found on hsscu.ie

We just want to remind our members that the minimum loan value for a Special Rate Home Improvement Loan is €25,000 and that the maximum amount is €100,000. The maximum loan term is 10 years.

Members are required to provide a satisfactory credit report, three months of their current account bank statements, a recent copy of a payslip and quotations of the work being done on letterhead paper from the builder or provider. Other information may be requested by one of our loans officers to further assess the applicants financial position.

All Special Rate Home Improvement loans are for projects within the Republic of Ireland only and are subject to terms and conditions.

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.



Details are correct at time of printing. Health Services Staffs Credit Union Limited is regulated by the Central Bank of Ireland.

ILCUF trip to The Gambia

The Gambia at a glance

- Population: 1.8 million
- No. of credit unions: 71
- No. of members: 67,897
- % living on < €1 a day: 33%
- Life expectancy: 58 yrs.
- Type of loan issued: Agricultural, commercial, educational, housing and medical.



Pictured above: Board of Directors

Alan Duff (HSSCU) and Sabrina Peyton (CIE Connolly CU) travelled with the Irish League of Credit Unions Foundation as part of a team involved in a coaching programme with the credit union body the National Association of Cooperative Credit Unions of The Gambia in January 2018.

Rosaleen Bradley of Newington Credit Union and Pat Morrissey of Synergy Credit Union Cork also made the journey over to The Gambia in January for an intensive training programme that took place over the space of two weeks.

“One of the credit unions we visited was our sister credit union Medical and Health Services

Co-operative Credit Union Limited(MHSCCU),” said Alan Duff of HSSCU Cork.

Many of the buildings in the town did not even have a power source.

“MHSCCU currently work out of a small annex built within the grounds of a hospital,” he said.

It was noted by representatives that there is an increase in focus on risk, compliance, strategy and marketing as a result of the work done by the National Association of Cooperative Credit Unions of The Gambia.

“We also met with the Board of MHSCCU and they advised us that they have a new purpose-built office under construction and hope to move into it by the summer,” he said.

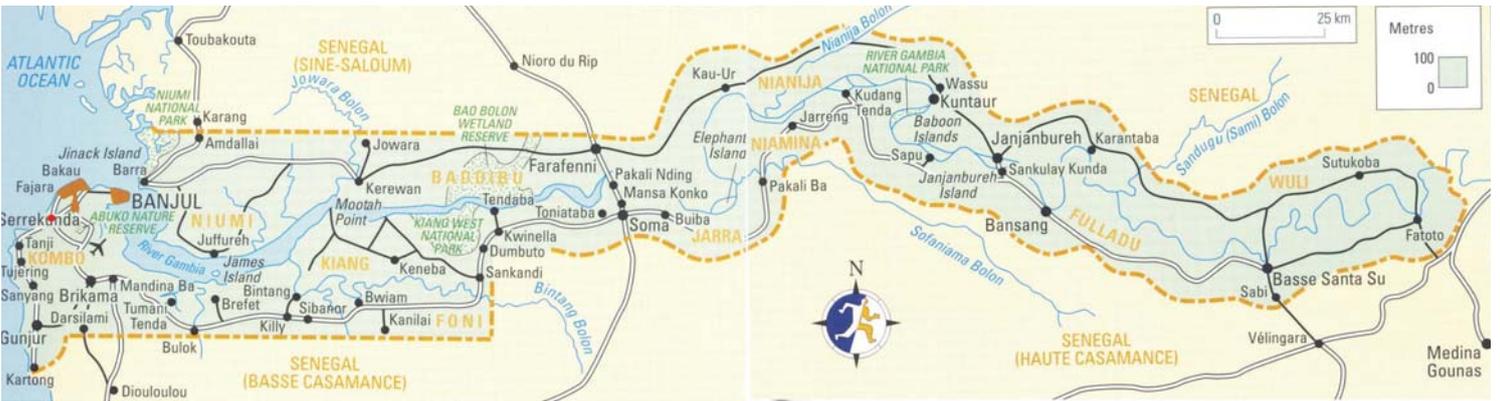
All four coaches worked with their Gambian counterparts to share their experiences and develop a program of best practice.

The ILCUF/NACCUG coaching programme is inspired by the coaching programme of the Canadian Co Operative Association which enables staff from credit unions in Canada to visit credit unions in developing countries.



Pictured above: Manager Agnes Njie-Gomez and credit union staff.





Green Loan

Is the environment a top priority for you when it comes to renovating your home? The potential is there to bring down your bills by fitting double glazing, upgrading your boiler, by considering solar panels or by improving insulation throughout your house.

Studies have found that a large amount of heat escaping from homes can be safeguarded against with the proper insulation. Other smaller scale improvements could include investing in an upgrade of your boiler. Having double glazing fitted will help contain heat in the home, saving you money in the long-term.

If walls are not already insulated, as much as 33% of heat can be lost from your home. Not only would insulation save money but it has the potential to seriously reduce your carbon footprint.

Solar panels are a way you can generate heat or power, with some allowing you to warm the water in your tanks, reducing the overall cost of bills.



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.

Touch ID

Have you had enough of trying to remember the latest password or PIN for your account? We at the HSSCU would like all of our members to Bin the pin.

Using cutting edge technology, developed by both Wellington IT and TouchTech, it is now possible to log in to your HSSCU account, using just your fingerprint. This technology is available if it is supported by your smartphone or tablet. Terms and conditions apply.

HSSCU is the first financial institution in Ireland to launch this service, which provides TouchTech's Login Authentication Platform (LAP) to our members.

The service uses a QR code and fingerprint as a secure gateway, to the HSSCU's online banking portal. This allows

members to check their balances, view statements, transfer funds and pay bills from anywhere, in a way that is secure, convenient and free of charge.

To see our demos on how to register for Touch ID and access your credit union via the app, go to the homepage of www.hsscu.ie and click on our 'Bin the pin' section or visit our YouTube channel.

On our website, you will find three separate demo videos - 'How to login to your online credit union account', 'How to access your credit union via our app' and 'How to register touch ID on the new HSSCU smartphone app'.

All accounts must have up to date identification and up to date address verification to register for an online account.



Ana Liffey

CEO of Ana Liffey Drug Project, Tony Duffin, visited our High Street branch to tell HSSCU a little about what the organisation do.

"Ana Liffey is a registered charity that carries out life-saving work every day on the streets of Dublin. Ana Liffey works with some of the most vulnerable people in our society, people whose lives have spiralled out of control as a result of abuse, neglect, poverty, relationship breakdowns and other trauma. The people we work with are often homeless, have severe drug addiction problems and have lost all hope.

And often they are the people that no other organisation will work with, listen to or support. We believe that everyone can change and we

help people find the courage and hope to rebuild their lives. We never give up on people, even when everyone else has, including themselves.

The branded jackets and T-shirts, very kindly donated by the Health Services Staffs Credit Union, have been very helpful to our work – for example, the warm jackets came in very handy during the recent severe weather!

From all of us at Ana Liffey we wish to thank everyone at the Health Services Staffs Credit Union for your support."

For more information please go to: www.aldp.ie



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

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

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

- BILLION
- HUNDRED
- MILLION
- THOUSAND
- FORTY
- SEVENTEEN
- TWENTY
- SIXTY
- TRILLION
- THIRTY FIVE
- SEVENTY



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 with your answer, name, age, address, parents name and contact number.

Closing Date: Deadline 14th June 2018

Answer:

Your Name:

Age:

Address:

Parent's Name:

Contact Number:

Congratulations to **Colin Fleming, 9**, who correctly answered the question from the last issue of Kredit. **Colin has WON A SMYTHS VOUCHER.**



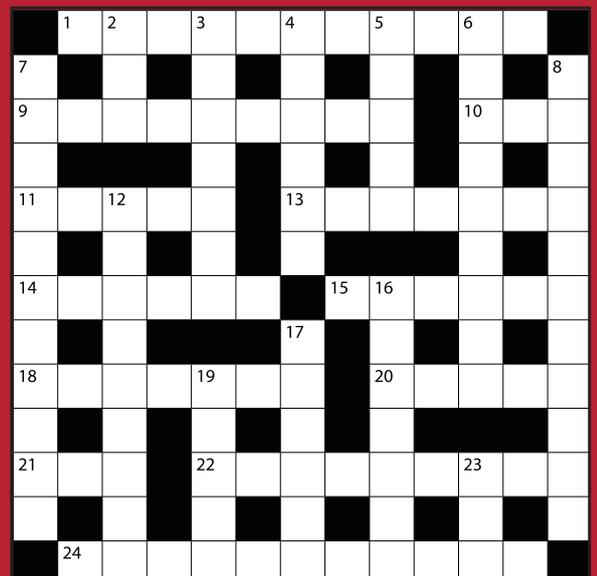
Crossword

Across

- 1 Essentials (11)
- 9 Able (9)
- 10 Garland (3)
- 11 Entice, lure (5)
- 13 Supporting board (7)
- 14 The Spring legal term (6)
- 15 White grape variety (6)
- 18 Hermit (7)
- 20 Ward off (5)
- 21 Couple, brace (3)
- 22 Fixed point, criterion (5,4)
- 24 Kill (11)

Down

- 2 Border (3)
- 3 Come in again (2-5)
- 4 Floral tribute (6)
- 5 Tenth (of one's earnings) (5)
- 6 Suddenly (3,2,4)
- 7 Beef and vegetable soup (6,5)
- 8 Compromise, mutual conceding (4,3,4)
- 12 Malevolent, spiteful (9)
- 16 Pagan (7)
- 17 Court-based sport (6)
- 19 Region of shadow (5)
- 23 Suitable, appropriate (3)



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. 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:

JANUARY WINNER Michelle Alfaro



FEBRUARY WINNER Lorraine Wall



'Join a Friend' Competition

The winner of the 'Join a Friend' competition is **Deirdre Wright**.

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 or if you ring the office we will send you a form to complete.



One4all
Gift Cards

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

QUESTIONS

- 1 What is the HSSCU Special Rate Home Improvement Loan rate?
- 2 How many credit unions are there in The Gambia in Africa?
- 3 What new function allows our members to log into their account with their fingerprint?

Cut out and post your answers to Competitions, HSSCU, 5 High Street, Christchurch, Dublin 8, or email kredit@hsscu.ie with your name, address, membership number and phone number along with your answer.

Closing Date: Deadline 14th June 2018
Congratulations to **Colette McCourt** who is a winner of a One for All voucher

Answer 1:

Answer 2:

Answer 3:

Name:

Address:

Membership Number:

Contact Number:

find us on **facebook** Health Services Staffs Credit Union Limited follow us on **twitter** @hsscu

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
Monday	9:30am to 5:00pm	9:00am to 5:00pm	10:00am to 5:00pm	10am – 12.30pm
Tuesday	9:00am to 6:30pm	9:00am to 5:00pm	9.30am to 5:00pm	CLOSED
Wednesday	9:00am to 5:00pm	9:00am to 5:00pm	9.30am to 5:00pm	CLOSED
Thursday	9:00am to 6:30pm	9:00am to 5:00pm	9.30am to 5:00pm	2pm – 5pm
Friday	9:00am to 5:00pm	9:00am to 5:00pm	9.30am to 5:00pm	10am – 1.30pm and 2pm – 5pm
Saturday	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 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
Branches listed on: www.hsscu.ie