



Health Services Staffs
Credit Union

Member Prize Draw

Have you
won €500 in
our Member
Christmas
Prize Draw?

These are
the 750 lucky
members who
have won.

Is your
name on
the list?

750
members
winning
€500
each

Best of Luck!

Winners will be notified
individually by post



HSSCU Member Prize Draw 2018

This is an analysis of the accounts for the year in relation to our Member Prize Draw. It details the monies paid in by participating members and the prizes paid out each and every month.

The Member Prize Draw is self-financing where costs of administration (bank charges, postal, printing and advertising costs, etc.) specific to the member draw will be charged to the fund. The remaining fund will be issued as prizes within the calendar year. The full terms and conditions are attached. We would draw your attention to the section on the Prize Draw Process (point 13 in the Terms & Conditions page), which was updated this year.

Contributions made are €2.75 taken from participating members' Shares Accounts each month.

Prizes deducted are normally a monthly prize of €20,000 plus 10 runners up of €1000.00.

The January Prize has the additional prize of €12,000, which is to cover a member's bills for the year.

The winners are posted on our social media channels once the winners are contacted. If you wish to review the lists of winners please go to <https://www.hsscu.ie/additional-services/prize-draw/>

December Prizes:

December then sees the traditional clear out of the account where we endeavour to pay out the maximum amount possible in prizes. This year we have the following:

December Monthly Winners:

1st prize €20,000	€20,000.00
10 runners up of €1,000 each	€10,000.00

Christmas Draw Pay Out:

15 additional winners of €1,000 each	€15,000.00
€45,000 in prizes for our Christmas Countdown (as seen on our Facebook page)	€45,000.00

€15,000 is won each week for a total of 3 weeks. This adds to €45,000, which is split between 15 lucky members (Prizes of €1,000, €2,000, €3,000, €4,000 & €5,000). Also, we've had 750 lucky winner of €500 this year, adding another €375,000 in prize money!

Total December Prizes	€465,000
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When you factor in the other prizes for they year :

1 (January)*	€42,000
10* €30,000 per month	€300,000
Overall total for 2018 is	€807,000

Member Prize Draw Winners 2018

The following is a list of members who have won the main prize of €20,000 since our last Christmas Prize draw.

Jan 2018	Michelle Alfaro	St Mary's Hospital
Feb 2018	Lorraine Wall	Dept. of Social Protection
Mar 2018	Pamela Annemarie Murphy	HSE Joyce House
Apr 2018	Sharon Quinlan	An Post (Cork)
May 2018	Ellen McKenzie	St Patrick's Hospital
Jun 2018	Anthony Scott	Retired
Jul 2018	Triona Keogh	HSE Manorhamilton
Aug 2018	Lisa Burke	St. James's Hospital
Sep 2018	Arturo Austral	Temple Street
Oct 2018	Breda Holt	Mater Hospital
Nov 2018	Jacqueline Fitzpatrick	St. Anne's CNU
Dec 2018	Not available at time of printing see https://www.hsscu.ie/additional-services/prize-draw/ for full list of winners and runners up during the year.	

Make
Memories

This Christmas

Prize Draw for Financial Year

Opening Balance	1st January 2018
Member Contributions	
Prizes	
Bank charges & Other Costs	
Closing Balance	31st December 2018 (estimation)

€2,041
 +€812,028
 – €807,000
 – €1,153
 €5,916



JANUARY: Anne Marie Pender
 Brendan Crowne
 Claire Browne
 David Dowling
 Joy Uwomano Denila
 Lisa Farrelly
 Patricia Donohue
 Preethimol Varghese
 Roisin Whiting
 Sheila Doyle

MAY: Alan Kelly
 Annabelle Campbell
 Anne Marie Keogh
 Ann O'Connor
 Edith Omo Amadasun
 Elizabeth Green
 Geraldine Hennessy
 Rolly Paclibar
 Simon Hall
 Thilagaraj Manharan

SEPTEMBER*: Aishling Kendlin
 Ann Gill
 Bijy Kannadan Baby
 Blazenska Connell
 Felinor Gabileno
 Geraldine Manley
 Margorie & John O'Halloran
 Mary Butler
 Susan Keane
 Stephen Boucher
 Vanitha D'Souza

FEBRUARY: Alison Hanlon
 Danielle Keating
 Helen Rushe
 Joemol Thomas
 Julie O'Connell
 Miriam Kennedy
 Olufunmilayo Olatunji
 Riza Rachele Ilarde
 Shay McLoughlin
 Stephanie Vaughan

JUNE: Ciara Fogarty
 Elaine Rogers
 Elaine Toner
 Fidelma Duffy
 Greety Varghese
 Joanne Clarke
 Katie Mc Millan
 Patrick Carroll
 Paula Panganiban
 Tesy Tony

OCTOBER: Caoimhe Keoghegan
 Dovievim Roldan
 Gwen O'Brien
 Helen Kennedy
 Jeanne Belen Brotarlor
 June Killeen
 Mary Patricia White
 Mikey Power
 Ruth O'Donnell
 Sarah Regan

MARCH: Ana Gomez
 Andrea O'Kelly
 Anne Casserly
 Bernandette Mulligan
 Caroline Toppari
 Geraldine Connell Laffan
 Igeanyi Barry Ukandu
 Julie Hegarty
 Marion Shannon
 Susan Dunne

JULY: Brian O'Keefe
 Edel Mc Partland
 Eileen Mc Donald
 Eric Callanan
 Imelda Malabanan
 Lisa Quinn
 Maura Veele Martin
 Olivia Leigh
 Philomena Whelan
 Rose Savage

NOVEMBER: Amanda Domingo
 Andrew Dunne
 Cathal Foley
 David Whelan
 Eileen Carey
 Michelle Donohoe
 Noeleen Mooney
 Noel Holmes
 Paul Loughlan
 Sheila Ryan

APRIL: Anne O'Neill
 Emer Wallace
 Marguerite Kenny
 Maura Veele Martin
 Michelle Bano
 Pauline Martin
 Rachel Brennan
 Ray Mahdlaon
 Sheryll Lopez
 Susan Morrison

AUGUST: Anita Curley
 Bernie Hyland
 Christopher Morrissey
 Eleanor Naras
 Larry Butler
 Mary O'Neill
 Niamh Grant
 Nisha Thomas
 Noeleen Quinn
 Stephanie Keating



*Please note: There was an additional winner chosen in September. This was due to an error on the Credit Union's behalf and was funded by the Credit Union itself, as opposed to the Prize Draw fund.

ALZHEIMER SOCIETY

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AN POST

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Dermot Burns &
Deborah Burns
Eva Carroll
Raymond Hayes
Tony Hackett

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Ann Mathew
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Elizabeth Fitzpatrick
Kieran Guinan
Louise Mc Bride
Mairead Mac Quaile
Margie Perez
Marie Keane
Marie Kelly
Mary Farrell
Michelle Higgins
Niamh Kane
Olive Mcenroe
Orla Johnston
Aishling Lawlor
Amorzola Mendoza
Christine Byrne
Colm Feighery
Exequiela Marinay
Gordan Duffy
John Brady Macugay
Lorraine Cregan
Margaret Clarke
Maria Kleanthous
Martin Gibson
Mary Forry
Mary Judge
Maureen Cusack
Maureen Murphy
Maurien Colgan
Rita Newman

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Vida Happy Murillo

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Ross Byrne
Tracey Jones

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Adekunle Olugbenga
Odebumni
Alexander Mordaunt
Aminoh Johnson
Ana Maria Giurgila
Anne Patricia Murray
Anthony Durrán
Anthony Hoey
Aoife Bailey
Aoife Tone
Arun Ranjan
Attila Victorio Buriel
Attracta Doran
Barry Walker
Breda Nugent
Brendan Fitzpatrick
Brendan Tyrrell
Brian Ryle
Brigid Mc Caul
Caitriona Ni
Choistealbha
Caitriona O'Neill
Caoimhe Keoghegan
Carla Sorli Tena
Catherine Bunn
Catherine Cahill
Chantelle Slattery
Christopher Condon
Chuba Nmoh
David Darcy
David Flynn
David Garry

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Cullen
Eamonn O'Regan
Edward Norton
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Elaine Byrd
Elaine Neary
Ellen Munnelly
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Karin Wapstra
Keith Redmond
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Lee Johnston
Liam O'Neill
Madgeline Hackett
Mairead Phelan
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Margaret O'Dowd
Marie Mc Sweeney
Mark Patrick Callan
Martha Kearns
Mary Carty
Mary Darcy Fox
Mary Hazlett
Mary Nora Kilcullen
Maura Lenihan
May Regidor
Michaela Coughlan
Michael Bowe
Michael Carroll
Michael Oyuga
Michael O'Sullivan
Michael Sampayan
Michelle Duff
Mini Joseph
Niamh Finnigan
Nisha John
Noel Barry
Nuala Molony
Olivia Brigid Hendrick
Pat Carthy
Patrick Rowan

Pauline Ferrigan
Pauline Lennox
Paul Lynch
Pius Nwedo
Prittee Mattabadul
Rachael Mell
Roberto Mariano
Rose Burke
Ruth Cox
Ryzard Tomaszewski
Sean Corby
Shane Hamilton
Shane O'Brien
Sibi Abraham
Siju George
Simon Owens
Sinisa Kasalovic
Sorcha Hanniffy
Stephen Finnerty
Susan Maguire
Suzanne Ryan
Tara Cadogan
Ted Ugonna Nwanguma
Thandi Ngcobo
Toby Mc Grath
Tracey Moorhouse
Trevor Hall
Valerie Wilkinson
Winifredo Soriano
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Basirat Kareem

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Breege Bourke

Breege Mc Cafferty

Brenda Gallagher

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Brigid Bolton

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Colette Gormley
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Cristina Yongco
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Eldrin Isar
Elizabeth Galligan
Esperanza E Soriano
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Peter
John Smails
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Maria Dunne
Maria Keane
Martha Mc Cabe
Martha Walker

Mary Lawless
Olivia Leigh
Richard Dowling
Sinead Butchart
Thelma Mc Hugh
Theresa Gernon
Veronica De Villa

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Phyllis Reilly

TEMPLE STREET HOSPITAL

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Breda Boyle
Dunlaith Ward
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Fiona Mc Carthy
Martin Cromb
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Stephanie Lynch
Susan Keane

TEXACO

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Ciara Murray
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Joanne Mc Adam
John Peelo
Josephine Kelly
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Marian Finn
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Mary Moran
Mary O'Neill
Michael Byrne
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Pumeza Kanuka

Rita Byrne
Rita Long
Ruth J A Kelly
Sarah Fay
Sheila Mc Donnell
Shirley Hetherington
Suzanne O'Reilly
Una Inglis

Member Prize Draw Terms and Conditions

1. The Member Prize Draw is only open to eligible members of Health Services Staffs Credit Union Ltd.
2. Eligible members are:
 - Members of Health Services Staffs Credit Union Ltd who have indicated in writing their wish to enter the draw.In writing can be defined as:
 - Completion of a Member Prize Draw opt in form.
 - Completion of the Member Prize Draw section of the membership form.
 - A signed letter sent into the credit union by post, fax or email.
 - A message sent through the secure area of the website.
 - Over the age of 18.
 - Have paid the entry fee prior to the draw date.
 - Have a minimum of €52.75 in their share account.
3. A member can withdraw from the Member Prize Draw at any time. A written request to withdraw is required.
4. The entry fee is €2.75 per calendar month.
5. The €2.75 entry fee shall be paid into the prize fund. The prize fund is controlled and operated by the Board of Directors. The total funds in the prize draw are owned by the Credit Union and will be used solely for the operation of the Member Prize Draw.
6. Prizes will be determined by available funds, which may change from time to time. The fund will be self-financing, where costs of administration such as bank charges, postal, printing and advertising costs specific to the member draw will be charged to the fund. The remaining fund will be issued as prizes within the calendar year.
7. The entry fee will be deducted from a member's share account, once the minimum balance is maintained.
8. A member must have paid their €2.75 to be included in the next draw.
9. Entry is limited to one per account.
10. Only one prize, per draw, can be won by a member.
11. If you have a loan which is over 9 weeks in arrears, you will not be eligible for the draw, the fee will not be collected in this instance. You will not be eligible to return to the draw until such time as the arrears are brought below 9 weeks. You will automatically be returned into the draw once arrears are less than 9 weeks.
12. Prize Draw Process:

Our Internal Auditor (Representatives of Edward F. Molloy & Co.) acts as an independent overseer of the Prize Draw on behalf of our members.
13. The Internal Auditor is present when:
 - A staff member runs the batch file to withdraw the monthly deduction from participating members. This is generated automatically by our computer system.
 - This creates a list of participating members for the month.
 - The winners are then selected from this list of members/participants for each month via the random generator program.
 - There are always 2 senior members of staff present to witness the draw (neither of whom can participate in the draw itself).
 - This is printed off by the Internal Auditor and then signed by the senior staff present.
 - The results i.e. list of winners are then sent to the Board of Directors to review.
 - The winners are contacted directly and the results are published on social media after the monthly Board meeting.
 - The prizes are then paid directly into the members account.
14. This is the process utilised for each prize draw however additional draws may occur during the year:
 - Annual Christmas Prize Draw where hundreds of €500 prizes are issued, and
 - Any additional draw where surplus funds need to be distributed as prizes, as determined by the Board.
15. By entering the Member Prize Draw you agree to have your name and work location published in our results.
16. Winners may be asked to partake in promotional activities related to the draw.
17. A register of entrants will be maintained by the credit union on a monthly basis.
18. The draw will be audited both internally and externally.
19. The order of prizes drawn shall be decided in advance of the draw by the Board of Directors.
20. The Board of Directors reserve the right to alter the prizes for the draw at any time.
21. The Board of Directors reserve the right to stop the draw at any time. The money in the prize draw fund at this time shall be disbursed through a prize draw.
22. The board of directors of the credit union reserve the right to alter the above rules at any time. Altered rules will be communicated to all members of the draw.
23. The decision of the Board of Directors of the Credit Union concerning the rules or any matter arising from the draw, shall be final.



Health Services Staffs
Credit Union

Make
Memories

#putsUfirst

Registered Office: 5 High Street, Christchurch, Dublin 8, D08X7T1

01 677 8648 or Lo Call 1890 677 864 info@hsscu.ie

Branches listed on www.hsscu.ie

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