



Health Services Staff's
Credit Union

**New Year,
New
HSSCU**

- **Improve Your Home**
- **Online Membership Applications**
- **Launch of Galway Office**
- **Going Green?**

#putsUfirst

Kredit – January 2019

Make
Memories
In 2019

HSSCU Home Improvement Loans



www.hsscu.ie/loans/

Home is Not a Place, But a Feeling

For many of our members, their home is an escape from the rest of the world. Your home is not just where you and your family live, it is where you bond, grow and make memories that last a lifetime. This is why our members choose to contact HSSCU for a Home Improvement Loan – to improve their lives and that of their loved ones.

For other members, a home can be seen as an investment. With the current housing climate, many people are looking to invest in their homes, by converting their attics, installing new kitchens, etc. both to increase their pride of place and to add value to their property.

Whether you want to improve your home to make lasting memories, add value to your home or both, HSSCU is here to help.

Sample repayments over 8 Years

Loan Amount	96 Monthly Instalments of	Total Interest	Total Amount Payable
€25,000	€316.50	€5,383.81	€30,383.81
€40,000	€506.40	€8,614.09	€48,614.09
€50,000	€633.00	€10,767.62	€60,767.62

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.

Special Rate Home Improvement Loan rates of 5.12% APR** are available solely for loans of €25,000 and over

*Terms & conditions apply. **Annual Percentage Rate

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

Ireland's 1st Credit Union with Full Website Membership Applications

Health Services Staffs Credit Union is beyond proud to announce that we are Ireland's first credit union to have full online membership applications on our website. This has been a huge project and as of October 24th 2018, members-to-be can now join our credit union from the comfort of their couch by simply visiting www.hsscu.ie/join-us-online. This milestone follows a heritage of progression at HSSCU e.g. in 1997 we were the first credit union in Ireland with our own website! HSSCU identified this need for our nationwide common bond and have been working closely with our IT partner to create this function for all new members.

Health Services Staffs Credit Union's Marketing Manager stated, "We are so proud and happy to be able to offer this service to our members. At present, we have members in Dublin, Cork, Galway, Kerry, Waterford and in all of the other 26 counties. What we do not have is an office in each county. With the introduction of our Online Membership Applications, everyone can apply from wherever they are in as easy and quick a manner as possible and all from the comfort of their own home. No longer do you have to come into our office or download forms to join – it's now fully available online!"

Join Us Online

www.hsscu.ie/join-us-online



Health Services Staffs
Credit Union

Call 1890 677 864
Email info@hsscu.ie

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How Do I Join HSSCU Online?

Easy! Simply:

- Follow our link www.hsscu.ie/join-us-online
- Fill in the relevant information
- Upload your documents
- Click Submit!
- Once you have done the above, we will receive your application and should everything be correct you will be approved!

CUOnline+ Disclaimer:

Please note: Our updated online account access (CUOnline+) does not support Internet Explorer for security reasons. We recommend using Google Chrome for your online account access. Should you not have access to Chrome on your desktop, please use our mobile app CUAnywhere on your mobile devices.



Make
Memories



November 24th,
HSSCU,
Mayoralty House,
Merchant's Road,
Galway

HSSCU Galway Office Launch!

On November 24th Health Services Staffs Credit Union Limited and the Mayor of the City of Galway, Niall McNeilis officially launched Galway's newest Credit Union office. HSSCU's C.I.E. Galway office was attended by members, volunteers, directors (past and present), local credit unions and HSSCU staff and was a great celebration of this step towards the future. HSSCU now has branches in Dublin, Galway, Cork and Louth and also boasts the ability for people to become members on our website. It was an important step for HSSCU to move to a larger branch in Galway in order to improve services to all Health Services and C.I.E. staff and their families.

Speaking of the move, HSSCU's CEO Sean Hosford stated, "Health Services Staffs Credit Union operates under a national field of membership. We are therefore constantly looking for opportunities to reach potential members outside of Dublin. Having already completed a merger with two credit unions in Cork, a merger with Galway C.I.E. Credit Union presented us with such an opportunity. We are excited to be in a position to provide our unique and quality service to both Health Service and C.I.E. Employees and their families in Galway and surrounding counties."

It is important for HSSCU to offer its members a 'Brick & Clicks' policy where possible so the addition of this new, beautiful office in the heart of Galway was an important move towards making sure we do our best to take care of our members, both digitally and in-person, but always with a personal touch.



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GOING GREEN?

*Loan
Rate of
6.99%
(7.22% APR**
Variable)

With increased costs of bills, climate change, more environmentally conscious consumers and the importance of a sustainable home, becoming green has truly become the new trend for 2019. From installing solar panels to installing new insulation, many members have stopped talking about and started acting on their environmentally-conscious selves.

Why opt for a green loan? HSSCU has identified the importance of a greener environment and with that in mind we have tailor-made a loan product for our members with a very special and extremely competitive rate of just 7.22% APR**. This competitive rate was specially designed to encourage an environmentally conscious mindset and enable our members who want to lessen their ecological footprint to do so. In fact we've been doing our best to reduce our own footprint with online memberships and digital signatures to lesson paper in the office!

Sample repayments over 5 years:

Loan Amount	60 Monthly Instalments of	Total Interest	Total Amount Payable
€5,000	€98.98	€938.94	€5,938.94
€8,000	€158.37	€1,502.31	€9,502.31
€12,000	€237.56	€2,253.47	€14,253.47

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.

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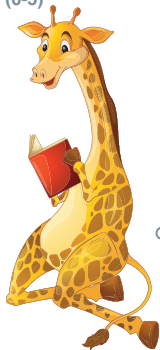
www.hsscu.ie/loans/



Cheeky Monkeys (0-5)



Terrific Tigers (6-11)



Groovy Giraffes (12-15)



Youth Zone

We hope you are enjoying the puzzles and quizzes.
In this issue, we want to give you a chance
to **WIN A €50 ART & HOBBY VOUCHER**

WORD-SEARCH

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

Can you find the hidden words?



NOSE
TOOTH
TONGUE
LIP
MOUTH
FRECKLES
DIMPLE
CHIN
EAR
EYEBROW
HAIR
CHEEK

Movie Competition

WIN A €50 ART & HOBBY VOUCHER, by answering the below:

Who is the film character above?

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, parent/guardian's name and contact number.

Closing Date: **1st March 2019**

Answer:

Your Name:

Age:

Address:

Parent/Guardian Name:

Contact Number:

Congratulations to Elizabeth Chimdimma Uduchukwy from Dublin who correctly answered the question from the last issue of Kredit. Elizabeth has **WON A SMYTHS VOUCHER.**



Enter to Win!



Prize Draw

Entry to our prizeword is just €2.75 per month and winners' names are listed on HSSCU's website –

www.hsscu.ie.

To join the fun just download an entry form on the Forms/ Downloads section of our website.

Each month HSSCU gives out €30,000 in prizewords - €20,000 to our 1st prize winner and €1,000 to 10 runners-up! Our most recent top prize winners were:

SEPTEMBER WINNER	
	Arturo Austral
OCTOBER WINNER	
	Breda Holt
NOVEMBER WINNER	
	Jacqueline Fitzpatrick
DECEMBER WINNER	
	Johanna Downey

Join a Friend

Congratulations to **Jacqueline O'Toole** who won €100 for joining a friend! Join yours to enter.

E-Zine

Sign up to HSSCU's E-Zine to keep up-to-date with everything in your CU. You'll hear about great new products, prizes, competitions, services and more!

Sign up on www.hsscu.ie to be in with a chance of

winning €100.



One4all
Gift Cards

Competition Question;

€100 One for All Voucher for the winner

QUESTIONS

What new way can new members now join HSSCU?

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: 1st March 2019
Congratulations to Padraic Gannon, who won last issue's €100 One4All voucher

Answer:

Name:

Address:

Membership Number:

Contact Number:

OPENING HOURS:



Health Services Staffs Credit Union Limited



@hsscu

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 Mayoralty House, Merchants Road, Galway
Monday	9:30am to 5:00pm	9:00am to 5:00pm	10:00am to 5:00pm	9:30am – 12.30pm and 1:30pm – 5pm
Tuesday	9:00am to 6:30pm	9:00am to 5:00pm	9.30am to 5:00pm	9:30am – 12.30pm and 1:30pm – 5pm
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	9:30am – 12.30pm and 1:30pm – 5pm
Friday	9:00am to 5:00pm	9:00am to 5:00pm	9.30am to 5:00pm	9:30am – 12.30pm and 1:30pm – 5pm

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

HSSCU offers 24/7 online account access via CUOnline. Once you sign up for CUOnline on www.hsscu.ie download our mobile app CUAnywhere to login with the touch of your fingerprint – Bin the pin!



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Credit Union

CAR LOAN



Sample repayments over 5 years

Loan Amount	60 Monthly Instalments of	Total Interest	Total Amount Payable
€10,000	€197.96	€1,877.89	€11,877.89
€20,000	€395.93	€3,755.78	€23,755.78
€30,000	€593.89	€5,633.67	€35,633.67

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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



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www.hsscu.ie