



Health Services Staff's
Credit Union

**Long time
no SEA?**

- Plane & Simple Travel Tips
- Member Tales
- Spring Fling With Your Home?
- Key 2019 Sponsorships
- Betty Noone Bursary

#putsUfirst

Kredit – April 2019

HOLIDAY FINANCE TIPS – DON'T WING IT

1

Analyse Flight Deals Carefully

Cheapest is always best, right? Well, not really... When checking flight deals make sure to include time in your budget. Cheaper flights often have longer layovers. How much are you going to spend on food/drink and that perfume/aftershave that it would be a *crime* to leave behind? Airport costs can easily surpass the cheap flight!



2

Use 'Incognito' Windows

Flight prices can increase based on the number of times that you check fares on a website. By using incognito windows and/or deleting your browser history you can avoid your prices increasing and save an unnecessary spend.

3

Book Excursions In Advance

HAVE to see the Anne Frank Museum? Colosseum always been on your bucket list? **Plan** – just think of the money you could save! Reserving excursions online is almost always cheaper than paying on the day and can really help your budget if you have a few places on your list.

4

Stay Ahead of Flight Sales

Just like we would recommend opting into HSSCU's marketing, airlines often email subscribers to let them know of upcoming flash sales. This could mean that you're first to the site and snap up the deals before the rest of us unlucky ducks!

5

Ditch The Hotel

Hotels are fab, but expensive. Apartment/home rental sites generally allow for cheaper accommodation. Renting also often means you spend more time exploring your destination while saving money on accom! At that... have you thought about putting your home on one of those sites while you're away?

6

Research Nearby Food & Drink

Holiday goers often pop into the closest restaurant and can pay extortionate prices for average food. Visit TripAdvisor or go onto Google Maps and check what is near. You'll find the restaurants/bars that suit your tastes and prices best! Find your local restaurants, check their reviews and scan prices. Why pay more?



HSSCU Home Improvement Loans

Make
Memories
In 2019



www.hsscu.ie/loans/

*Loan
Rate of
5%
(5.12% APR**
Variable)

Making Your Dream Home A Reality?

Special Rate Home Improvement Loan

As last year, we are constantly seeing a soar of members getting in touch about investing in attic conversions, extending their kitchens, updating their homes and more. This reflects the housing market, where investing in your home not only adds to your happiness, but can also increase its value greatly.

What do you think of when you picture your ideal home? Whatever you picture, know that Health Services Staffs Credit Union might just be able to make that dream a reality. Our Special Rate Home Improvement Loan is designed to cover the expense of your home improvements, while allowing you affordable repayments and peace of mind. Just call us up and we will go through the loan application process with you. Also, remember that for any home improvements under €25,000, we have our standard rate home improvement loan here for you. Did you know that we have also increased our maximum mortgage application to €200,000? Call us on 01 677 8648 or 1890 677 864 (outside of Dublin) and we will be delighted to help you improve your home.

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.

For a €45,000, 10 year variable interest rate loan with 120 monthly repayments of €477.29 and an interest rate of 5% (5.12% APR), the total amount payable is €57,275.38. Information correct as of 01/04/2019.

*Loans are subject to approval. Terms & conditions apply.

**Annual Percentage Rate.

From
€25,000
To
€100,000



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

Make
Memories

**HSSCU's Strategy
& Business
Development
Manager Alan
visiting CUs in
The Gambia**



HSSCU Sponsors ILCU Foundation

HSSCU's Strategy & Business Development Manager, Alan Duff recently visited The Gambia with the Irish League of Credit Unions International Development Foundation (ILCU Foundation) to provide support and help to their credit unions in the spirit of 'cooperation among cooperatives'. Following HSSCU's €15,000 sponsorship of ILCU Foundation, Alan participated as a coach for the 2nd year running where he spent 2 weeks sharing his knowledge, skills and expertise with his credit union counterparts in The Gambia.

Speaking of his experience, Alan said,

"I am forever grateful to the Board and Management of HSSCU for having been given the opportunity to travel to The Gambia and have such a wonderful experience.

I would like to extend my thanks and gratitude to my fellow coaches and all the team at ILCUF and NACCUG for their assistance and wish them well in the future."

Along with meeting credit union employees and board members, Alan also met with people and advised on potential new credit unions that could be formed. Alan gave his wisdom on the importance of effectively marketing The Gambia credit unions to their members and members-to-be, as it is important that credit union members understand our true ethos and the passion we have to provide our members with the best loans and savings products possible.

Alan Moore, CEO, ILCU Foundation said: "It has been great to have Alan on board for our coaching programme for the last two years... We are hugely grateful to Alan for giving up his time to volunteer to help our partners, who like Alan, know the value of having a credit union and what it means for the members. I would like to take this opportunity to thank Health Services Staff Credit Union who supported Alan to participate in the Coaching Programme".



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Credit Union

CAR LOAN

Make
Memories



www.hsscu.ie/loans/

Fuelling Your Future?

HSSCU understands the importance of choosing and affording the right car for you. With that in mind, we created our Special Car Loan rate, which has proved very popular. Loan repayments are tailored to suit members' needs so that your repayments match.

We also offer this rate to members extracting themselves from PCP balloon payments.

Once you are a member, pick up the phone or call into one of our offices and we will be delighted to take your loan application.

Whether looking for a small upgrade or planning on splashing out on the newest jeep, you can easily check your repayments on our loan calculator at www.hsscu.ie/loans/ (all figures are approximate).

As with all HSSCU loans, interest is paid on the declining balance, not the principal sum and there are no transaction fees or hidden charges.

If you are interested in making memories in your new car just call us on **01 677 8648**.

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

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. **Annual Percentage Rate

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HSSCU's Talented Authors



HSSCU is always proud to highlight our talented members and we have 2 extremely talented authors in our ranks, namely; Carl Hubbard and William Casey.

Carl Hubbard:

'Amelia Lambe & The Search for the Light' has been launched by Carl Hubbard, a data manager in the Mater Hospital in Dublin. Carl has created an exceptional female-lead, special agent novel.

Speaking at the official launch, Carl said his ambition was "to write something that would entertain and take readers away from the drudgery of everyday life, not to write an "Irish novel" per se but something to reflect his own reading choices."

He said this is but the first in a series of action adventure novels, featuring the uniquely glamorous Amelia Lambe.

With a historically accurate backstory, the widowed Amelia enters the fray in 1942, just as the Americans are taking up their role in World War Two. Hubbard seamlessly takes the reader from the Eastern Front at the end of the Great

War, through the Nazi's early years, culminating in a plot which sees Amelia uncovering and thwarting a Nazi plan to destroy searchlight stations across the Allied nations.

An ambitious new take, the book's back page says it all:

"Epitomising the glamour and decadence of the era, Amelia Lambe is the quintessential English free spirit, combining her sexual magnetism with wily panache: Amelia uncovers the enemy within and annihilates men with an evil mission".

"Amelia Lambe & The Search for the Light" is now available in Eason bookshops nationwide; in Hodges Figgis; online on Amazon, Waterstones and Eason; and directly from the author at carl3684@gmail.com

William Casey:

'The Cradle of Fenianism' Skibbereen and the Early Fenian Movement, 1850-67

The Irish Republican Brotherhood, commonly known as the Fenian movement, had a profound impact on modern Irish history. After several years of research, this book by local historian William Casey examines how Skibbereen in west Cork became known as the 'cradle of Fenianism'. It looks at why this area became a hotbed of revolutionary activity and what impact this had on the local community and the individuals who were involved. It also examines how this region, in turn, influenced the broader Fenian movement both in Ireland and America.

It is available in bookshops or online at <https://www.biblio.com/book/cradle-fenianism-william-casey/d/1131694610>. Price €9.95

Health Services Staffs Credit Union wishes both Carl and William our absolute best in their writing careers and congratulate them on fantastic publications.



Carl Hubbard

'Amelia Lambe & The Search for the Light'



William Casey

'The Cradle of Fenianism' Skibbereen and the Early Fenian Movement, 1850-67



Health Services Staff's Credit Union

Hello Members!

HSSCU continues to send members regulatory required documents via email instead of post with your permission. This makes us more environmentally friendly and saves costs that we then put into products, services, dividends and loan interest rebates for you.

Join the eNotice revolution by filling in the below document, sealing the gummed edges and freeposting to us before July 1st, 2019 in order to enter a prize draw for €500!

FOLD ALONG DOTTED LINE

E-NOTICE REGISTRATION FORM

Member No. (as on your statement):

NOTE: This email address must be an address that is delivered personally to you, and not a general email address such as info@employer.ie

Please note your current email address below if you would like to sign up to HSSCU's e-Notices and/or email marketing.

I consent to receive the following documents to my personal email address listed above
Annual General Meeting Notices, Special / Extraordinary General Meeting Notices, Transfer of Engagements
Section 130 Notices, and other regulatory notices which may occur from time to time. ☐

I consent to receive marketing and promotional material to my personal email address listed above, such as:

Newsletters, ezines, product and services updates including promotional information,
prize draw and other competitions run from time to time and the results, etc. ☐

NOTE: You can opt out of email marketing at anytime by clicking 'unsubscribe' in our emails.

Signed _____

Date _____

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P.O. Box No: 10900
James Street,
Business Reply
Dublin 8

Licence DN5764



No Postage Stamp necessary if posted in Republic of Ireland

Postage will be paid by Licensee



Liam Hand Takes The Win in Holland

HSSCU's sport star Liam Hand made us, himself and his country proud by recently winning his SuperFight event in Holland.

HSSCU has a close relationship with Liam and has continued to be his main sponsor in his career progression. We were thrilled to see Liam take his talent to an international level and prove victorious yet again on such an important stage. Speaking of the HSSCU's support, Liam says,

"Never could have imagined I could have got so lucky and have you in my corner! I want to say a big thanks for everything you do for me! I really appreciate it. I know it's impossible to go and travel to fight in different countries without the sponsorship you provide me."

Liam continues on a fantastic career path and HSSCU is very proud to support such sporting talent along with his admirable support team, including his mother Molly, father Dan and trainer Gabor. HSSCU's Marketing Manager, Pádraig Power stated,

"Liam is a credit to himself, his sport and his family. A gentleman and talented young fighter, Liam is always focused on the goal at hand and I admire his unwavering focus. HSSCU is very proud to sponsor such a young talent and we have no doubt that Liam is at the beginning of a very successful career."

If you would like to follow Liam on his road to success you can do so via his Instagram [liamhand.k1](#).

Should you or someone you know seek sponsorship from HSSCU, please download our sponsorship form from our website, fill and send to the noted address.





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

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

Can you find the hidden words?



SANDCASTLE
BEACHBALL
SAND
BUCKET
SHELL
SPADE
WATER
SWIMMING
TIDE
WAVES

Movie Competition

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

What can this magical elephant do with his ears?

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 June 2019**

Answer:

Your Name:

Age:

Address:

Parent/Guardian Name:

Contact Number:

Congratulations to Annabelle McKeogh from Dublin who correctly answered the question from the last issue of Kredit. Annabelle has WON AN ART & HOBBY VOUCHER

Colour me in!



Enter to Win!



Prize Draw

Entry to our prizetdraw 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 prizetdraws - €20,000 to our 1st prize winner and €1,000 to 10 runners-up! Our most recent top prize winners were:

JANUARY WINNER
Noel Sheehan
FEBRUARY WINNER
Emma Connolly
MARCH WINNER
Fiacra McGuirk

Keep your eyes peeled on our Facebook page for our extra special summer prize draw in May/June!

Join a Friend

Congratulations to **Nisha Peelitharayil Thomas** 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**.



Betty Noone Memorial Bursary

Our Betty Noone Memorial Bursary will open on May 1st 2019. Please keep an eye on our social media and website to download the application form and receive a contribution for the fees you have paid for yourself or for your spouse or children!



Competition Question;

€100 One for All Voucher for the winner

QUESTION

What is HSSCU's Holiday Tip 3?

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 June 2019
Congratulations to Mary Nona Kilcullan, who won last issue's €100 One4All voucher

Answer:

Name:

Address:

Membership No:

Contact Tel:

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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Health Services Staffs Credit Union



HSSCU HOLIDAY LOANS

*Loan
Rate of
8.5%
(8.99% APR**
Variable)



Sample Repayments	Loan Amount	12 Monthly Instalments of	Total Interest	Total Amount Payable
over 1 year	€2,000	€174.44	€93.27	€2,093.27
Sample Repayments	Loan Amount	24 Monthly Instalments of	Total Interest	Total Amount Payable
over 2 years	€4,000	€181.82	€363.74	€4,363.74
Sample Repayments	Loan Amount	36 Monthly Instalments of	Total Interest	Total Amount Payable
over 3 years	€6,000	€189.41	€818.59	€6,818.59

All figures are for illustrative purposes only

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*Terms & conditions apply. **Annual Percentage Rate
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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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