



Health Services Staff's
Credit Union

Sleigh the
Holiday
Season



#putsUfirst

Kredit - October 2019

FESTIVE SEASON FINANCE TIPS

We may be early, but now's the time to think!

1

Check It Twice

Make a list of everyone you're buying for, plan your spending and pair people off together! 2 nephews between 8-10? Find a 'Buy One Get One Half Price' deal and save important funds! Make sure to include parties, food and drinks in your list. Also, keep a running total when you're buying!

2

Buy Extra Gifts

Unorthodox, but hear us out... you will ALWAYS have 3 or 4 last-minute party invites. Buy a few token gifts that you can bring to any house invite. This will save you stress and inflated December pricing – and anything left over is for you!

3

Don't Do Credit Cards

December is one of the highest months of the year for credit cards. What people don't realise is that credit card interest rates can be extremely high and cost a lot more than you imagine! Instead, opt for a small Christmas loan with flexible repayments – we can help you there.

4

Check For Codes Online

Shopping for teens? Get on Instagram! With the winners of Love Island currently storming the 'Gram with discount codes for online retailers, you could get 25% off left, right and centre! Equally, many brands put their codes and offers on their own socials, from fashion to sports, tech and more!

5

Join Our Christmas Savings Scheme

At HSSCU, we operate a Christmas Savings Scheme, where a nominated amount of money gets paid into your Christmas Savings every week/fortnight/month. This builds and automatically is paid into your desired account in the middle of November. Just €20 a week will give you €1,040 in a year! Download the application form on our 'Forms & Downloads' page at www.hsscu.ie today

Make
Memories



HSSCU Wins In Public Sector Magazine Awards

We were absolutely delighted to be contacted and told that we WON in this year's Public Sector Magazine Awards!

HSSCU won the **'Excellence in Loans & Savings'** award, which means oh so much. We are proud of the diligent work that we put in to always provide our members with the best service possible.

Being Ireland's credit union for everyone working in the Healthcare industry, along with employees of Bus Éireann, Irish Rail and Munster-based employees of An Post, the public sector has always been firmly at the core of HSSCU's operations. Speaking of our credit union's passion for and close-alignment with the public sector, HSSCU's CEO, Sean Hosford, stated,

"We are here for our members, and many of our members are here because of the public sector. We thank our members for their constant, loyal support."

HSSCU has always done its best to be the perfect credit union for our members all over Ireland, as seen with the constant introduction of tailor-made products. For example, in October last, we introduced 'Digital Onboarding', allowing new members to join on our website. This, along with special bursaries, scholarships, outstanding loan rates, savings accounts and more is just an example of HSSCU's passion for the public sector and our membership as a whole.

First and foremost, thank you to the Public Sector Magazine for choosing HSSCU and bestowing us with such a fantastic award.

Even more important however, is to **thank you – our members!** If it wasn't for you, HSSCU would not be in existence and most certainly would not be one of Ireland's top credit unions (if not number 1). Our members have always supported us from our traditional loan and savings products to every new initiative we introduce and in return, we listen, learn and always do our best to perfect our services for our members.



Excellence in Business Awards 2019
Health Services Staffs Credit Union Ltd
Excellence in Loans & Savings Services.



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this Christmas with a

HSSCU CHRISTMAS LOAN

8.5% (8.99% APR*)

Sample repayments over 1 year

Loan Amount	12 Monthly Instalments of	Total Interest	Total Amount Payable
€2,000	€174.44	€93.27	€2,093.27
€3,000	€261.66	€139.91	€3,139.91

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

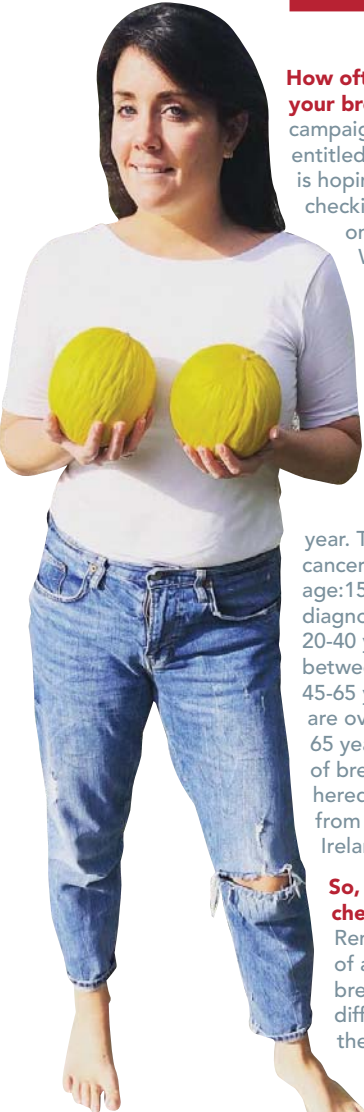
www.hsscu.ie

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Guest Writer

Dr. Laura is a Galway based GP with a large Instagram following focusing on Family Health!



How often do you check your breasts? A new campaign on social media entitled **#FeelOnTheFirst** is hoping to get women checking their breasts on a monthly basis. Why is it so important? 1 in 9 women will develop breast cancer in their lifetime. 690 deaths annually. There are currently 3100 new cases diagnosed every year. The risk of breast cancer increases with age: 15% of women diagnosed are between 20-40 years, 49% are between the ages of 45-65 years and 36% are over the age of 65 years. Only 5-10% of breast cancers are hereditary (figures from Breast Cancer Ireland).

So, how do you check your breasts? Remember first of all, everyone's breasts are slightly different, and they can change

throughout your menstrual cycle. The important thing is to know what's normal for you, and the only way to do this is to have a look and feel regularly.

LOOK

Stand in front of a mirror, bra off and look for any changes in the skin colour, texture, nipple changes or any lumps. I usually get patients to stand with their hands on their hips and lean forward to get a better look. Be sure to check for any puckering of the skin.

FEEL

Next have a feel of both breasts. As GPs we do this with the woman lying on the couch and with the arm behind her head. This allows us to get right into the armpit. The suggestion for at home is to do it in the shower. It's important to use the pulp of your fingers when feeling for lumps. Make sure to cover the whole breast area - I find its good to do it in a clockwise direction around the breast, starting outwards and moving inwards. Be sure to feel up into your armpits as well.

ASK!

If you think you feel a lump it's important to see your GP. There are many different causes of breast lumps, not just cancer, so it's important to get it checked out. Did you know that women can reduce the risk of developing breast cancer by having a healthy diet, exercising more and control of alcohol consumption?



@drlauragg



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#HSSCUExperts



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FREE ONLINE ACCOUNT ACCESS

24 Hour Access to Your HSSCU Account

Access your account with fingerprint login via our cuAnywhere app. Here you can check balances, transfer funds and send messages directly to HSSCU, all with the touch of a fingerprint.

Register for Fingerprint Login

- Register for cuOnline
- Receive your login details
- Download 'cuAnywhere'
- Sign into 'cuAnywhere' as normal
- Click the 3 line symbol on the top right corner
- Click on 'Register with Touch'
- Scan your fingerprint!



Did you know, you can bin your pin? Fingerprint login allows you to login to both your app and the desktop login without the use of a PIN!



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Make
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Want To Win €250?

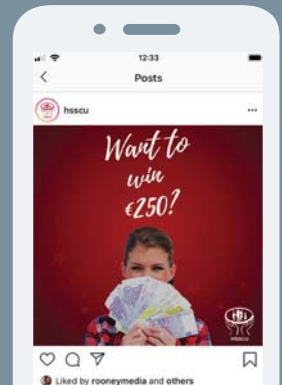


@hsscu

In July just gone, HSSCU officially launched our very own Instagram profile and in less than a month we reached 1,000 followers! Our Instagram profile was launched to show you everything that is happening in HSSCU, from the highlights of our week to all of the behind-the-scenes gossip that will keep you fully involved with your credit union and community.

We were thrilled and shocked to have such a successful launch and have nothing to say but a big THANK YOU to all of you who have supported us on our new platform thus far. With that thanks in mind, we've had a little think as to how we can give back to our following members, and thought of the perfect solution – A Competition for A €250 ONE4ALL VOUCHER!!

In order to enter our €250 Instagram Competition, simply follow @HSSCU on Instagram, like the post seen on the right, tag a friend and comment '#MakeMemories' under the photo.



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HSSCU's Annual Sponsorship Night

On September 18th, HSSCU held our Annual Sponsorship Night in our High Street branch. On the night, we honoured 11 of our key charity partners throughout the past year. Representatives from CRY Ireland, Helium Arts, Sarah Jennifer Knott Foundation, Dublin South Central Ambulance, Acquired Brain Injury Ireland, CanTeen Ireland, Exceed Ireland, Our Lady's Hospice & Care Services, Lauralynn, Daughters of Charity and Care Leavers Ireland told us of the fantastic work that they do. As always, this was an extremely humbling evening and hearing the amazing and selfless work carried out by these charities was awe-inspiring. Our Annual Sponsorship Evening really highlights the community commitment ingrained in Irish culture and it was both an honour and a laugh to have all of these committed charities visit HSSCU. Thank you to all who attended.

HSSCU Announces Higher Education Scholarship Winners

HSSCU was also delighted to recently announce our annual Higher Education Scholarship winners who were awarded a total of €50,000 between them towards their 3rd level education. Education is the most powerful tool with which we can equip ourselves and HSSCU's passion for education and helping our members will always be at the forefront of what we do. This year's deserved winners are: **Kathie Taylor, Derek Bryan, Barbara Barry Browne, Niamh Elliot-Sheridan, Jacqueline Preston and Joseph O'Hara**

All winners were contacted directly by HSSCU. Should you not have been successful this year, please apply again next year, as we had so many wonderful entries.



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Haven't redeemed last year's Art & Hobby Voucher yet? Get 12% off online by using the code 'HSSCU19' for the rest of 2019!



Cheeky Monkeys (0-5)



Terrific Tigers (6-11)



Groovy Giraffes (12-15)



Movie Competition

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

What are this family called?

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 December 2019

Answer:

Your Name:

Age:

Address:

Parent/Guardian Name:

Contact Number:

Congratulations to Alex George who correctly answered the question from the last issue of Kredit. Alex has WON

AN ART & HOBBY VOUCHER

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

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

Can you find the hidden words?



Holly
Lights
Merry
Miseltoe
Presents
Sleigh
Snowman
Sugarplum
Star
Tree

COLOUR ME IN.





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CAR LOAN vs. PCP?



*Loan
Rate of just
6.99%
(7.2% APR**
Variable)

Here are **6** reasons a HSSCU Car Loan Is better for you than a PCP:

- 1 Ownership** – YOU own the car from the start, not the dealer!
- 2 Flexible Repayments** – WE organise payments to suit YOU! You are in charge, you decide how much you can repay monthly and we have no penalties for early repayment.
- 3 No Balloon Payments** – PCP Balloon Payments can cost as much as 50% of the value of the car itself. HSSCU has no hidden fees or charges.
- 4 Mileage** – PCPs often place mileage restrictions on your car. With a HSSCU Car Loan – you do what you want to do with your car.
- 5 Car Maintenance** – PCPs can often have strict service schedules and from specific suppliers. Again, with HSSCU, the freedom to choose is all yours.
- 6 Interest Rebate** – At the end of each financial year, depending on the credit union's performance, HSSCU pays out an interest rebate on loans, giving you money back on what you've paid!

Interested in a HSSCU Car Loan? 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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Enter to Win!



Prize Draw

Entry to our prizet draw 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 prizet draws - €20,000 to our 1st prize winner and €1,000 to 10 runners-up! Our most recent prize winners were:

JULY WINNER
Dermot Teeling
AUGUST WINNER
Niamh Kelly
SEPTEMBER WINNER
Carmel Carey

Follow HSSCU's official new Instagram account @HSSCU!

Join a Friend

Congratulations to **Selina Gallagher** 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**.

Important Loan Application Reminder

Dear Members, please note that it is very important to submit the correct paperwork, as discussed with our staff on the phone when making your loan applications. Submitting incorrect or not up-to-date paperwork will lead to the delayed assessment of your loan and will lengthen the process for you.

One4all
Gift Cards

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

QUESTION

What is HSSCU's Christmas Finance Tip No.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 December 2019
Congratulations to Mandy Derwin, who won last issue's €100 One4All voucher

Answer:

Name:

Address:

Membership No:

Contact Tel:

Dear Members, Please ensure to note your account number and contact number every time you email or write to HSSCU. Also, should you want us to do something with your account (such as transfer funds) via an email or postal request, we will need your signature. With that in mind, please handwrite your request and email a photo/scanned copy or post the original to us when requesting such.

To check out our branch's opening hours, visit www.hsscu.ie



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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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LARGE HOME IMPROVEMENT LOAN



Would you like to make your dream house a reality?

Check out our Online Loan Calculator at: www.hsscu.ie

- The minimum loan value is €25,000 and the maximum loan is €100,000.
- The maximum loan term is 10 years.
- Quotations of the work being done must be on letterhead from the builder/provider.
- Loan is subject to approval, terms and conditions apply.

Amount borrowed	Term (years)	Monthly repayments	Total interest	Total repayable
€25,000	7 years	€353.35	€4,681.21	€29,681.21
€60,000	10 years	€636.39	€16,367.17	€76,367.17
€100,000	10 years	€1060.66	€27,278.62	€127,278.62

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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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