



Health Services Staffs
Credit Union

Member Prize Draw

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

**These are
the 800 lucky
members who
have won.**

Is your
name on
the list?

**800
members
winning
€500
each**

**Best of
Luck!**

Winners will be notified
individually by post

**Almost
€500,000
in prizes this
December!**



HSSCU Member Prize Draw 2019

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.

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 €1,000

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:

€54,500 in prizes for our Christmas Countdown (as seen on our Facebook page)	€54,500.00
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€16,500 was won each week for weeks 1 and 2. The prizes these weeks were broken down as: €2,000, €2,500, €3,000, €4,000, and €5,000. The prizes on the 3rd week take the same format with the exception of the top €5,000 prize doubling to €10,000. Also, we've had 800 lucky winners of €500 this year, adding another €400,000 to the Christmas prize funds!

When you factor in the other prizes for they year :

1 (January)	€42,000
Summer Prize Draw	€41,000
10* €30,000 per month	€300,000
Total December Prizes	€484,500
Overall total for 2019 is	€867,500

Member Prize Draw Winners 2019

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

Jan 2019	Noel Sheehan	Common Bond – James St.
Feb 2019	Emma Connolly	Common Bond
Mar 2019	Fiacra Mc Guirk	HSE
Apr 2019	Roisin Doolan	Common Bond
May 2019	Margarita San Pedro	Mater Hospital
Jun 2019	Nicola Cahill	BreastCheck
Jul 2019	Dermot Teeling	Retired
Aug 2019	Niamh Kelly	Tallaght University Hospital
Sep 2019	Carmel Carey	Our Lady's Hospital
Oct 2019	Miriam Crehan	HSE
Nov 2019	Margaret McQuillan	HSE
Dec 2019	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 2019
Member Contributions	
Prizes	
Bank charges & Other Costs	
Closing Balance	21st December 2019 (estimation)

€6,778
 €872,784
 – €867,500
 – €10,885
 €1,176



JANUARY:	Cyril Noble Klara Boles Rose Connelly Josephine Feeney Eleanor Collins Rita Cassidy Alexandrine Cao Lil Jessica Suarez Anthony Carroll Sinead Mangan	MAY:	Patricia Coady Leon Keogh Beenamma John Lyndsey Browne Louise Moran Marie Donovan Marion Cullen Donal O'Dea Angela Nolan Esther McDonnell	SEPTEMBER:	Ann Casey Stephen O'Rourke Anita Mary Hanlon Kathleen Cullen Michele Pouch Brendan Hand Martin Mulrennan Niamh Cahill Neil Kavanagh Patrick Kane
FEBRUARY:	Eka Abebanjo Margaret Thomas John Browner Prothasis Vettikka Sean Fleming Sarah Brennan Agustina Soriano Martin Holt John Fitzpatrick Bettina Betty Reibagyiza	JUNE:	Deirdre Deaton Finola O'Neill Una Nugent Thomas St. Leger Seosamh O'Maolalai Nora Palmer Theresa Flaherty Maribel B Durana Isolde Bravo De La Cruz Ann O'Toole	OCTOBER:	Ciriaco Daque Fiona Lawlor Mellisa Walsh Sean Mag Uidhir Mary Tuffy Bridgid Phibbs Anju Theras Abraham Ashly Karikkedath Thomas Edward Larkin Nigel Wood
MARCH:	Deborah O'Hanlon Patricia Walsh Pamela Laskody Angela Gibbons Bernadine Butler Jeeja Sebastian Olivia Kiely Alison Maria Bonar Bridget D Corey Abosede Joy Odusanna-Smith	JULY:	David Power Janet O'Connor Lami Helen Osikhena Denis McDonald Siji Mathew Vivan Hamzat Dympna Pierce Frances Lynch Philip Flanagan Eileen Malone	NOVEMBER:	Imelda Ann Browne Brenda Mehigan Terry McManus Lily Treadwell Anna Victoria Pacena Adrian McSweeney Shobha Singh James McCall Anooja Elisabeth Mathew Geraldine McCartney
APRIL:	Nicola Horan Brian Ryle Mary Roberts Pamela Branagan Sarah L Condell Marie Costello Joan Sugrue Oliver Rogers Brendan Peters Caroline Kelly	AUGUST:	Marian Brennan Rachel Hyland Anne McDonnell Theresa Foley Orla Minehane Miriam Hurley Keith Mitchell Muriel O'Sullivan Mary Ahern Paul O'Callaghan		



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John Kelsall
Noel McGuckin/Grace McGuckin
Robert Fennelly

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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

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