

**50 Years of
Progression**

**Special
Edition**



Health Services Staffs
Credit Union

#putsUfirst

Kredit – January 2020



LARGE HOME IMPROVEMENT LOAN

***5%**
(5.12% APR**
variable)

Improved
New Year... Same Home!

Add value and comfort to your home in 2020

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

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

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



Make
Memories

Ireland's Credit Union 'Credit Team of The Year' – HSSCU!

In October, your credit union heard the amazing news that we had been shortlisted for Credit Union Credit Team of The Year. Delighted with our nomination, we were proud for HSSCU to be represented at the Credit Team of The Year Awards where we found out that we were not only nominated, but we **WON!**

HSSCU's credit team is full of amazing employees who are talented in lending and credit control, but what makes them so impressive is their passion. Not only have our team helped HSSCU have the strongest credit union loan book in Ireland, but they care. Each and every member of HSSCU's Credit Team always does their utmost best for our members. We are fully aware that we would not be where we are but for our members and it is our mantra to always put you first.

Speaking for our Credit Team, our heads of lending (Anne Marie Keyes) and credit control (Liam Kelly) had the below to say,

Anne Marie, "I am so proud of our team. We always focus on **putting our members first** and this acknowledgement shows how clearly that is portrayed to our members. Thank you to our team for their continued dedication and passion towards their roles."

Liam, "I am really proud of my team and this achievement. They have shown that it is possible to carry out this role in a very professional manner whilst still being member focused by **providing support to our members when needed most.**"

As you can see from the above, this award means a lot to HSSCU and we will continue to provide a fantastic Credit service and vow to focus on continuing to improve everything we do for our members.





Is New Year Debt Getting You Down?

With 2020 having come around, we are all excited to take on the leap year ahead. What can hold many of us back however, is the debt from years past. January is known as a difficult time of year for finances with many people having a hole in their pocket from the festive season. Of course, credit card debt is also at a high, with people scrambling to repay this.

What can be difficult for us all is not just the amount of money we owe, but the quantity of debts that we have. Paying for your car, home improvements and back-to-school loans, while also paying credit card debt is extremely difficult. What's worse is that the payments are all due on different dates!

What many people don't know is that you can contact HSSCU and apply to consolidate these repayments into one simple (and often cheaper) monthly repayment. This can instantly pay off your other loans and credit cards, making your finances easy and your life that little bit less stressful.

Please note: all approvals are subject to a member's ability to repay. On occasion, staged repayment of debt may be necessary. Such occasions will be assessed by HSSCU's lending team upon receiving your application.

Consolidate!

www.hsscu.ie/loans



Health Services Staffs
Credit Union

Call 1890 677 864 Email info@hsscu.ie

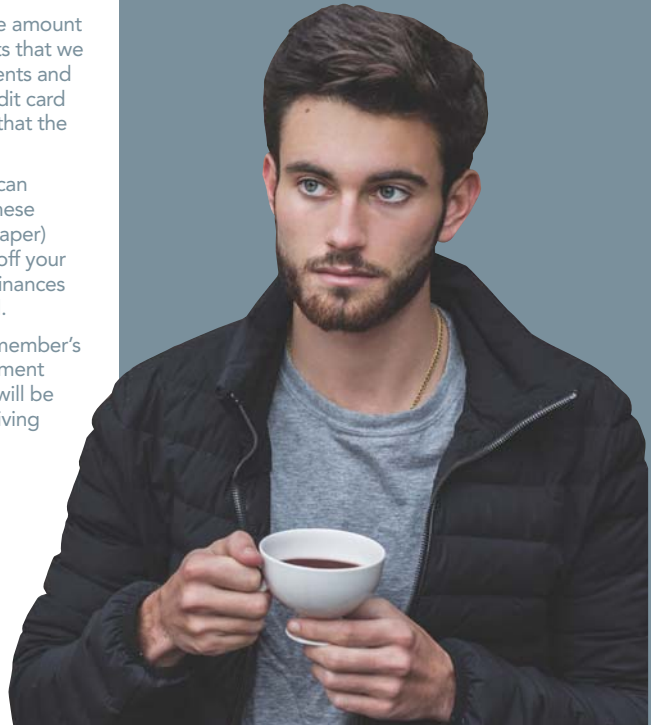
#putsUfirst

How Do I Consolidate my debt?

Easy! Simply:

- 1 Give us a call on 01 677 8648 or 1890 677 864
- 2 Our staff member will take your application
- 3 We will require proof of current loans/credit card (statements, etc.)
- 4 We will also require bank statements & payslips
- 5 We will assess and get back to you ASAP!

Pretty simple, right? Contact us today.



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 future. Terms & conditions apply. Health Services Staffs Credit Union is regulated by the Central Bank of Ireland.

FINANCIAL FITNESS

FOR 2020

Your tips for healthy finances

05

Consolidate Your Debt

Having numerous debts can be messy and make it very difficult to stick to your budget plans. Read about consolidating your debt on page 4 of this edition!

Set Up A Christmas Savings Account

Now is the PERFECT time for this! Just €20 a week adds up to €1,040 in a year that's paid into your current account for your Christmas spending. Download the application form on our 'Forms & Downloads' page at www.hsscu.ie today.

04

Establish Your Starting Line

Working on your finances is fantastic. Rushing into such is not. Assess your savings, loans, income, investments, etc. and establish exactly where you are before you decide where you want to go.

Set Up Or Increase Your Pension

OK, it's the New Year. You've a lot to pay for... but now's your planning time! Once you assess your financial situation, this is the perfect time to either start or increase your pension plan. Retirement comes closer every day (scary, eh?) and future you will be thankful.

03

Set 'Treat' Budgets

We ALL love new clothes, tapas with friends nights, spa breaks and the likes, but we need to decide how much of these we can afford. Plan budgets and stick to them. Plan how much you want to spend on clothes each month this year – and then note your spending! Equally, plan ahead. Have a wedding in August? OK then, June is getting extra clothing funds and you can take some out of September. Plan. Plan. Plan.

02



#putsUfirst



Health Services Staffs Credit Union



**Sean Hosford,
CEO**

I have no doubt that 50 years ago when the founding members of Health Services Staffs Credit Union sat at their first meeting, they had no idea what they were putting in train. Over those 50 years of progression and despite some challenging times, HSSCU has continuously grown and developed year on year. This is in no small part due to the loyalty and belief that our members have had in their credit union. Without their support, belief and good will we would not be the successful credit union we are today. I believe that the directors, volunteers, staff and members in today's HSSCU are putting in place the foundations for the next 50 years of progression.

1970:
HSSCU was
founded

1971:
Hired our 1st
employee,
Richard
Butler

1981:
1st full time
manager was
appointed (Colm
Murphy)

1985:
Introduced our
1st Member
Draw

1989:
Introduced our
Budget Account
Scheme



Make
Memories

1997:

Became Ireland's
1st Credit Union
with a Website

2007:

Became
Nationwide

2010:

Introduced free
online banking
with 'cuOnline'

2010:

Amalgamated
with Law Library
Credit Union

1994:

Moved to
our current
Headquarters, High
St., Dublin 8

2015:

Amalgamated with
St. Gabriel's and CIE
Staff Credit Unions

2014:

Introduced our free
online banking app
'cuAnywhere'

2013:

Amalgamated with
James St., Texaco
and Castle Credit
Unions

2017:

Binned the pin with
fingerprint login for
cuAnywhere

2017:

Amalgamated
with CIE Galway
Credit Union

2018:

Amalgamated with
CIE Credit Unions:
Broadstone,
Connolly and
Dundalk

2016:

Introduced
Mortgages and
Large Home
Improvement
Loans

2018:

Became Ireland's 1st
Credit Union with Full
Online Membership
Application

2019:

Amalgamated with
Ranelagh & District
and CIE Limerick
Credit Unions

Join the



Health Services Staffs
Credit Union

Family



Did you know that as you are a member of HSSCU, your family members can also join? And guess what – this is not just limited to your children/spouse! As a member of HSSCU, a host of your family members can join including: siblings, parents, cousins, nieces, nephews, aunts, uncles, grandparents and much more! Once you are part of our family, we take care of yours. For your family members to join: If they are 16 or over they **can join on our website at the following link: www.hsscu.ie/join-us-online** Should they be under the age of 16, their parents/guardians can help them join by downloading our 'Junior Membership Form' from the 'Forms & Downloads' page on our website, filling this out and posting to the noted address with all other relevant information (noted on the form).



www.hsscu.ie/join-us-online



Guest Writer

Maeve Hanan is a Consultant Dietician, Health Writer and founder of Dietetically Speaking with a following of almost 30,000 people on her social media platforms!

What dietary change would most Irish people benefit from? Increasing our fibre intake!

Roughly 80% of Irish adults don't eat enough fibre, and this nutrient is vital for good health. Good sources of fibre include: fruit, vegetables, wholegrains, nuts, seeds, beans and pulses (like chickpeas and lentils).

Health Benefits of Fibre:

- Helps to keep our bowels working well and regularly - by softening and bulking our stools, and stimulating the movement of our gut
- Make us feel full
- Helps to stabilise blood glucose levels
- Certain types of fibre feed our gut bacteria, can help reduce cholesterol levels and may help to balance inflammation levels in our body
- Large studies have found that consuming at least 25g of fibre per day can help to reduce the risk of heart disease, diabetes and bowel cancer

5 Tips For Improving Fibre Intake:

1. Base your meals on fruit and vegetables: roughly half of our meal should be made up of fruit or vegetables. Ideally we should aim to consume more vegetables than fruit overall, but both fruit and vegetables are really good for us.

2. Leave the skins on fruit and vegetables: these are really high in fibre, so try to leave the skins on food like apples, pears, potatoes and carrots. With the exception of pregnant women, we don't need to peel vegetables - just make sure they are scrubbed clean.
3. Switch to wholegrain versions of cereals, bread and pasta - for example wholemeal pasta contains twice as much fibre as white pasta. It can be confusing to figure out which foods have the best fibre content, so a good tip is to look for products which contain more than 6g of fibre per 100g on food labels.
4. Choose high fibre snacks: such as fruit, vegetables, nuts, seeds or wholegrain crackers with hummus.
5. Aim for at least one meat-free meal per week: this should contain high fibre plant-based protein like beans, lentils or chickpeas. For meals like bolognese, shepherd's pie or chilli con carne you can increase the fibre content by halving the amount of mince you would usually use, and bulk up the meal with extra lentils, chickpeas or vegetables.



 @DieteticallySpeaking

 @dieteticallyspeaking

 @DieteticSpeak

dieteticspeaking.com



Health Services Staff's
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#HSSCUExperts



Cheeky Monkeys (0-5)



Terrific Tigers (6-11)



Groovy Giraffes (12-15)



Movie Competition

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

Who is Anna's sister in Frozen?

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: **March 1st 2020**

Answer:

Your Name:

Age:

Address:

Parent/Guardian Name:

Contact Number:

Account Number:

Congratulations to Emma Fitzharris who correctly answered the question from the last issue of Kredit. Emma 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

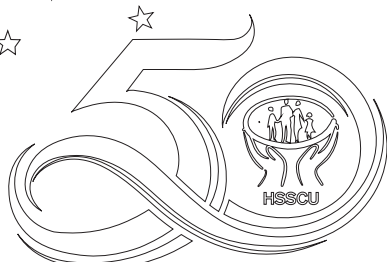
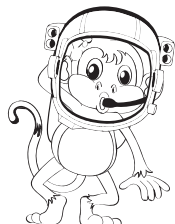
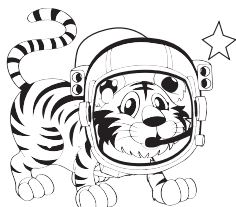
WORD-SEARCH

B	A	L	L	O	O	N	S	T	U	M	C
G	P	G	P	R	E	S	E	N	T	Z	F
B	P	O	A	T	E	O	I	K	H	A	I
U	E	C	C	A	O	P	A	R	T	Y	R
N	N	C	E	G	R	Y	I	R	D	G	E
T	C	A	E	Q	B	E	S	I	C	R	W
I	I	S	A	T	I	F	B	A	J	O	O
N	L	I	C	S	R	A	A	H	W	U	R
G	E	O	H	R	T	O	W	N	Y	N	K
S	U	N	E	J	H	R	P	B	C	D	S
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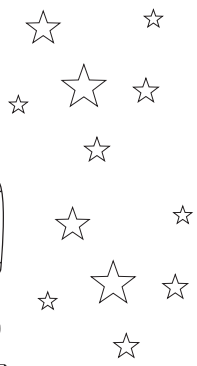
Can you find the hidden words?



Fireworks
Party
Holiday
Bunting
Balloons
Birthday
Occasion
Fancy
Present



Health Services Staffs
Credit Union



Enter to Win!



Join a Friend

Congratulations to **Sreerenjini C.S. Pillai** 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 No. 5 Tip for Financial Fitness?

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 2020
Congratulations to **Susan Leatham**, who won last issue's €100 One4All voucher

Answer:

Name:

Address:

Membership No:

Contact Tel:

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:

OCTOBER WINNER

Miriam Crehan

NOVEMBER WINNER

Margaret McQuillan

DECEMBER WINNER

Veronica Pearson Thomas

Follow HSSCU's official new Instagram account @HSSCU!



Want to keep up with all things 50 in HSSCU? This year we will be celebrating 50 years of progression all throughout the next 12 months! Make sure to keep up-to-date with your credit union and our festivities by following us on our Instagram, Facebook and Twitter accounts.



@hsscu



Health Services Staffs Credit Union Limited



@hsscu

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

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!



#putsUfirst

Make
Memories

IN 2020
WITH A

HSSCU CAR LOAN



puts U first

Call 1890 677 864
Email info@hsscu.ie

www.hsscu.ie/loans/car-loan

Loans are subject to approval. Terms & Conditions apply. 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.



www.hsscu.ie

Make
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Health Services Staffs Credit Union Ltd. Registered Office: 5 High Street, Dublin 8.
Tel: 01 677 8648 or Lo Call: 1890 677864 Fax: 01 677 8664 E-mail: info@hsscu.ie

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