

Coronavirus  
**COVID-19**  
Public Health  
Advice

**Dear Members,**

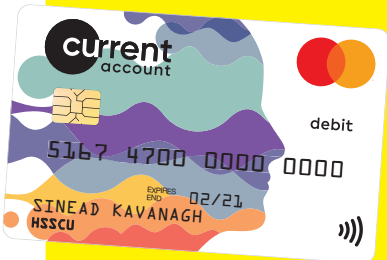
Please be advised that HSSCU is fully operational, but in the interest of safety with the COVID-19 crisis, we need to adjust how we engage with you.

All our branches are now **closed**, but as always, steps have been put in place to ensure that members can do all business from home. Your financial transactions such as withdrawals, applying for or drawing down a loan, etc. can be carried out without you ever having to leave your home or workplace. Our Member Services Officers will assist and advise you on the best option to complete your transaction.

**Also, please note that our phone lines are open Monday – Friday from 9am – 5pm with extended opening hours until 6.30pm on Tuesdays and Thursdays.**

**How Can You Do Business With Us at This Time?**

- 👉 Online (login or register for CUOnline+ on our website)
- 📞 By phone (01 677 8648 or 1890 677 864)
- ✉ By email (info@hsscu.ie)
- 📠 By fax (01 677 8105)
- ✉ By post (HSSCU, FREEPOST, Licence DN5764, PO POX 19600, 1 James’s Street, Dublin 8)



If you are economically impacted due to the COVID-19 response measures, please contact our credit control team, **01 677 8648 and dial 5 on the menu**. They will be able to talk to you about your options and, as each circumstance is unique, each request will be taken on its own merits.



**Current Account Services**

If you have recently opened a current account and have a query regarding a HSSCU debit card transaction please dial **01 693 3333**. All other queries on these accounts can be directed to our call centre **01 677 8648**.

**To all of our Health Service members & heroes, An Post employees, transport workers, grocery store workers and more working to help us through this virus, thank you and stay safe.**

We are all in this together. Help us to continue helping you

**Management and Staff of HSSCU**

**#putsUfirst**

**Kredit – April 2020**



Health Services Staffs  
Credit Union

# CAR LOAN

Make  
*Memories*



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

[www.hsscu.ie/loans/](http://www.hsscu.ie/loans/)

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

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

# CELEBRATING 50 YEARS OF PROGRESSION



Make  
*Memories*

## HSSCU's AGM 50 Years of Progression!

In September  
we hope to celebrate  
our 50th birthday!

★ 25 members with a +1  
will be chosen to join us for a  
gala event. If you are interested,  
email [HappyBirthday@hsscu.ie](mailto:HappyBirthday@hsscu.ie)

**In January 2020, we were thrilled to launch our 50th year with a great turn-out at our AGM.**

With hundreds of members, newly elected board members, prizes, treats and a great venue, it was a fantastic event. Each year, we are thrilled to host our AGM and get to meet our members face to face. With over 50,000 members and 7 nationwide branches, our AGM is extremely important to us, as it is one of the few times each year where members from all around the country are together.

We would like to thank the staff at the Radisson Blu Hotel, Golden Lane and our auditors, Grant Thornton, for their hard work in helping to make everything happen. Equally, we would like to thank all members who attended for their presence, interaction and feedback. As with every AGM, your words have been noted and we will continue to do our best to implement the wants and needs of our members.

With the above in mind, we have a host of improvements in the pipeline and are very excited about some launches that will happen throughout the year.

From all at HSSCU, we want to sincerely thank you all for your continued support and cannot wait to provide you with another 50 years of great service.

### **Nominations Committee Statement**

The Nominations Committee are responsible for ensuring there are sufficient skilled candidates for election each year to the Board and Board Oversight Committee. If you have management or business qualifications particularly in the area of Business Strategy Development, IT Systems and Cyber Security Oversight or Financial Accountancy, and you are interested in volunteering on the Board of Directors/Board Oversight Committee, please contact the Nominations Committee, care of Catherine Byrne, General Manager, 5 High Street, Christchurch, Dublin 8, or email [info@hsscu.ie](mailto:info@hsscu.ie)



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# Guest Writer

Ursula Walsh is a qualified health & nutrition coach. As a young mom of 3, Ursula regularly posts easy, healthy recipes for you and your family.

## Delicious Rainbow Salad Recipe:

### Measurements for 4-5 portions:

- 2 cups cooked couscous
- 1 can red kidney beans
- 1/2 small can of corn
- 1 red pepper
- 1 red onion
- 1/4 head of broccoli (raw)
- 1 grated carrot
- Handful of parsley

### Dressing:

- Juice of a lemon
- 3 tablespoons olive oil
- 1.5 tablespoons balsamic
- Dash soy sauce
- Dash dry parsley
- 1/2 teaspoon chilli flakes

Do the dressing in a little bowl. Then mix all the salad ingredients and just add the dressing



*Avoid the quarantine 15!*

 <https://ursulawalsh.com/>  
 @ursulawalshk  
 @ursulawalsh\_  
 @ursulawalsh\_



Health Services Staff's  
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#HSSCUExperts



from your credit union



# FINALLY, A REAL CHOICE!

## Introducing HSSCU's Current Account!

- Sign-Up via CUOnline+
- Debit Card (Mastercard®)
  - Globally Accepted
- Overdraft (Up to €5,000)
- Secure Online Shopping & Contactless Payments
- ATM Withdrawals
- Cashback Available
- Full Control with Mobile App, eStatements & eFee Advices
- Apply Today!

Terms and conditions apply. HSSCU's debit card is issued by Transact Payments Limited pursuant to licence by Mastercard International. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. For all information on HSSCU's current account, fees and charges, terms and conditions, etc. please visit [www.hsscu.ie](http://www.hsscu.ie).

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

# HSSCU Launches Current Account With Overdraft!



As of March 5th 2020, HSSCU is very proud to have launched our current account!

Over the past number of years, members have been asking about a HSSCU current account. As a financial services provider who cares, we were listening intently and are very proud to now offer full current accounts to our members. After a lot of work and a long time of perfecting our product, we are so excited that the day has come and our members can now use HSSCU for all of your current account needs.

## What does this mean?

HSSCU now has a fully functioning current account with a globally accepted Mastercard® debit card. This means that you now have full control of your account with ATM withdrawals, cashback, tap-payments and more all at your disposal. What's equally exciting is that our debit card also offers an overdraft option (subject to approval). HSSCU is delighted to be offering overdrafts from as little as €200 up to as much as €5,000! This will help many members manage your finances and make your day-to-day lives easier.

This is a huge milestone for your credit union and has put us in the position of being able to be your primary financial services provider.

## How does this change HSSCU?

It doesn't! Besides from offering our amazing new product, this will not change your credit union. We vow to continue offering our same friendly service and we will provide you with a current account that offers fantastic functionality with a HSSCU difference. Equally, with low and transparent fees, this product is fully optional and it is your decision to apply.

## Speaking of HSSCU's current account, CEO Sean Hosford stated,

"We are thrilled to have reached this landmark in HSSCU's history. We have always vowed to be a progressive financial institution whose core operations have our membership in mind. We feel that this is the next step in making HSSCU your primary financial services provider and we cannot wait to have you join those already using our current account."



Health Services Staffs  
Credit Union



# FINALLY, A REAL CHOICE!

HSSCU is proud to introduce an easy to sign-up current account with a globally accepted debit card. What makes this special, is that it's a current account from your credit union. We vow to cater for your current account needs while keeping our same friendly service.

**10%**  
OFF  
AT  
**KILDARE  
VILLAGE**



## ENTRY TO FREE COMPETITIONS

Also, our card will give you entry to free competitions such as competitions for trips to New York and will give you benefits such as 10% off at Kildare Village with our Mastercard® debit card. Visit [www.priceless.com](http://www.priceless.com) to view all priceless benefits.

Terms and conditions apply. HSSCU's debit card is issued by Transact Payments Limited pursuant to licence by Mastercard International. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. For all information on HSSCU's current account, fees and charges, terms and conditions, etc. please visit [www.hsscu.ie](http://www.hsscu.ie). Health Services Staffs Credit Union is regulated by the Central Bank of Ireland.

# CUOnline+

## Have you signed up for CUOnline+?

Recently, HSSCU has updated our free online banking platform by introducing a new, user-friendly interface, bringing fingerprint login technology into the mix, allowing you to create a memorable word to help you login, enabling you to change your PIN & password yourself and more.

If not registered, visit [www.hsscu.ie](http://www.hsscu.ie), click on 'Register' and apply in just 2 minutes. If looking to reactivate your online banking, call us on 01 677 8648 / 1890 677 864 and a staff member will help get you back up and running.

## Betty Noone Bursary

Opening on May 1st 2020  
until July 31st 2020

Find our Betty Noone Memorial Bursary Application form in our 'Additional Services' on our website from the date of May 1st 2020.

€150,000  
in funds



#putsUfirst

[www.hsscu.ie](http://www.hsscu.ie)





# LARGE HOME IMPROVEMENT LOAN

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

## Add value and comfort to your home in 2020

Check out our Online Loan Calculator at: [www.hsscu.ie](http://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

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

Can you find the hidden words?



Climate  
Green  
Reduce  
Reuse  
Recycle  
Energy  
Earth  
Sun  
Plants  
Litter

### Movie Competition

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

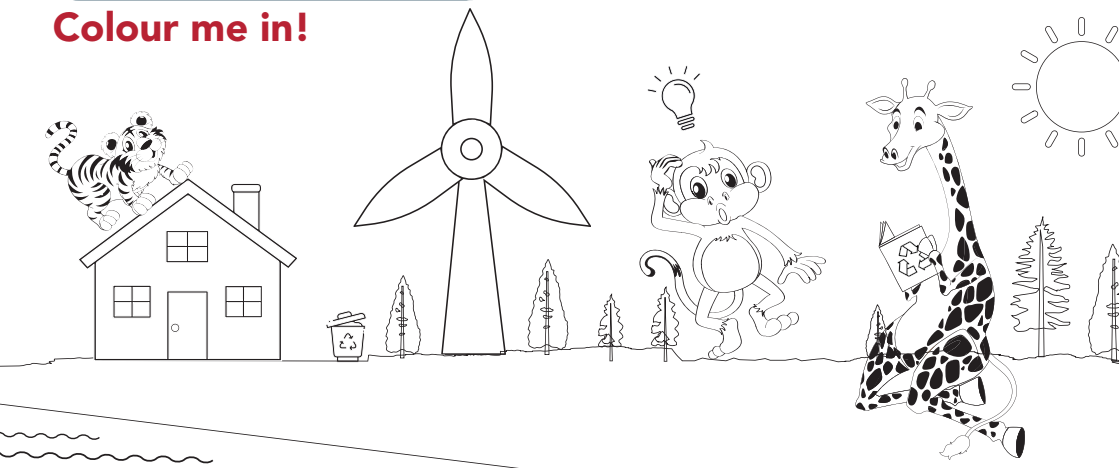
Where does Disney Warrior Mulan come from?

We are committed to becoming more green so are only accepting email entries going forward! Have your parent/guardian email your answer to [kredit@hsscu.ie](mailto:kredit@hsscu.ie) with your name, age, address and account number along with their name and contact number. Closing Date: **1st July 2020**

Congratulations to **Ria Anna John** who correctly answered the question from the last issue of **Kredit**. Ria has **WON AN ART & HOBBY VOUCHER**



### Colour me in!



# Enter to Win!

**One4all**  
Gift Cards



## Join a Friend

Congratulations to **Nisha Peelitharayil Thomas** who won €100 for joining a friend! Join yours to enter.



## Competition Question;

**€100 One for All voucher for the winner**

### QUESTION

**What new product has HSSCU just launched?**

We are committed to becoming more green so are only accepting email entries going forward! Email your answer with your name, address, account number and contact number to **credit@hsscu.ie**

Closing Date: 1st July 2020

2020 Congratulations to

**Jenny Cangley**, who won last issue's €100 One4All voucher



## Prize Draw

Entry to our prizetdraw is just €2.75 per month and winners' names are listed on HSSCU's website – [www.hsscu.ie](http://www.hsscu.ie).

To join the fun just download an entry form on the Prize Draw page on 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:

<b>JANUARY WINNER</b>
Mary Troy
<b>FEBRUARY WINNER</b>
Daniel Dunne
<b>MARCH WINNER</b>
Ann Tyrrell

## 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](http://www.hsscu.ie) to be in with a chance of **winning €100**.

## IMPORTANT Statement & Green Initiative Announcement

In order to continue our path to greendom, HSSCU have decided to change our statement frequency to twice yearly as opposed to quarterly. This means you will not receive a statement in July. Going forward, you will receive statements every October and April. You can also sign up to eStatements via CUOnline+ to view your statement whenever suits you!



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



To check out our branch opening hours, visit [www.hsscu.ie](http://www.hsscu.ie)

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



**#putsUfirst**

# On CALL for Our Members!

## Introducing the 'Stay at Home Loan'

We understand the financial struggles of our members right now. With that in mind, we have introduced a loan to help you through the pandemic. You can get a 'Stay at Home' loan of up to €3,000 at an exceptionally low rate of just 5% (5.12% APR).



Sample Repayment Example

Amount borrowed	Term (months)	Monthly repayments	Total interest	Total repayable
€1,500	60 months	€28.31	€198.41	€1,698.41
€3,000	60 months	€56.61	€396.82	€3,396.82

- This is a time limited loan that is only available from April 1st 2020 – June 30th 2020
- To avail of this product you must do the full loan process from home (apply by phone & sign by post). This is specifically a 'Stay at Home' loan
- Apply for your loan over the phone by calling 01 677 8648 or 1890 677 864
- If not yet a member, join us via our website, then lodge €10 into your account and you can apply for this loan

\*Terms & conditions apply. \*\*Annual Percentage Rate  
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## Need additional finances at this time?

We are conscious that many of our members may be facing financial difficulties at this time. As you know, we have a wide array of loan products to help you with your financial needs. We are doing our very best to help all members with their finances and are working to get loans decisions as fast as we can. Equally, did you know that we now have an overdraft option available? Read pages 5, 6 and 7 in this Kredit to read more about our overdraft facility. You can apply for a current account and an overdraft via your CUOnline+ banking.

To apply for a loan today, simply call us on 01 677 8648 and we will gladly take your application. Remember, you can do your full loan process from 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.**

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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