



Health Services Staffs
Credit Union

**HSSCU Launches
Student
Account!**



#putsUfirst

Kredit – October 2020

New Student Account

HSSCU'S NEW STUDENT ACCOUNT!

Free Current Account

Student Lifestyle Loan

Worldwide Debit Card

Scholarships

New HSSCU App

Overdrafts

Online Shopping



#putsUfirst

Tel: 01 677 8648 or Lo Call 1890 677 864 email: info@hsscu.ie
Branches listed on www.hsscu.ie
Health Services Staffs Credit Union Limited is regulated by the Central Bank of Ireland



HSSCU is delighted to launch our very 1ST STUDENT ACCOUNT! Whether you are a healthcare student, have joined because you live or study in our Dublin 6/ Dublin 8 common bonds or you joined HSSCU as a family member – we are here for you. Students between the ages of 16 – 25 (inclusive) can take advantage of a free current account, global debit card, student lifestyle loans (18+), online shopping and more! (T&Cs apply) What's better – you can access all of this from home. Remember, if not yet a member, you can apply in minutes at www.hsscu.ie/join-us-online/ and if you are a member, but not a student, your student family members (children, siblings, cousins, nieces, nephews and more) are eligible for a HSSCU student account!

Visit our 'Student Account' page on our website for more information!



Important Information: In order to open a Student Current Account and avail of a fee concession, you must be aged 16 – 25 years, resident in the Republic of Ireland and in full time third-level education. If you are 16 or 17 years of age, we require the consent of your parent or guardian for you to open an account. Fees and charges apply for using your Debit Card for purchases and cash withdrawals in a foreign currency. Terms and Conditions apply. For overdrafts and loans, you must be 18 years or older. Lending criteria, terms and conditions apply. A parental/guardian guarantee may be required. Mastercard is a registered trade mark, and the circles design is a trade mark of Mastercard International Incorporated. This card is issued by Transact Payments Limited pursuant to licence by Mastercard International.

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.

Please visit www.hsscu.ie for all terms & conditions

John Hume... a Credit to Derry and Ireland

A tribute from HSSCU to John Hume, written by HSSCU board member, David O'Brien.

John Hume was born in Derry in January 1937 and died on August 3rd of this year. His father was unemployed for years, as many Catholic males struggled for work in Derry and the family was reared on his mother's wages as a seamstress in the Creggan area.

John studied for the priesthood in his late teens and spent over 2 years in Maynooth University before admitting it was not for him. He said that religious studies taught him about logic and "stickability" to see through darkness and not to give up on one's beliefs, however.

In 1960, after returning to Derry, he married Pat Hone, who then ran his political office. His politics are world-renowned and his involvement in the Northern Ireland Peace Process and Good Friday Agreement resulted in Hume receiving the Nobel Peace Prize.

However, there was another side to John Hume from his early life. Hume was a leader of the Derry's Civil Rights Movement and firmly believed that financial credit was a liberating force that provided opportunity otherwise denied to nationalists. Crucially for Hume, providing this credit were acts of evolutionary change and a way to obtain control by building rather than destroying states.

Hume often spoke that communities emerge from poverty not via some big 'moment', but by a process of trial and error, where small loans of hundreds are extended to people who never had credit before. His thinking was that when a person is poor, tomorrow becomes today, as money is a constant source of immediate anxiety.

Planning is essential for self-improvement. Hume urged that if you have no ability to borrow, you can't invest in yourself and your family. He understood that the power of credit was to imagine a different future and felt that access to

credit was equally as important as open access to education.

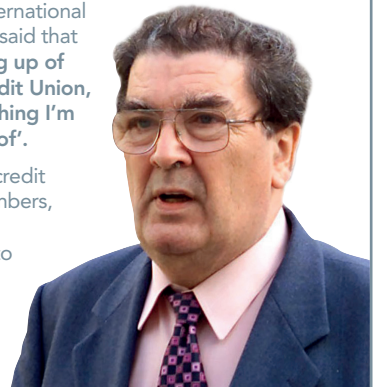
Credit enables people to set aside money in order to finance a future stake in society. This could allow a family to pay their rent, or enable a child to go to university.

Hume, with 5 other forward-thinking individuals, decided there must be a source of affordable, reasonable credit for the ordinary person in Derry. He researched and discovered the Irish Credit Union Movement, which had commenced 2 years earlier in Donore in Dublin.

These 6 individuals pooled their combined savings of 8 pounds and 10 shillings, and, in October of 1960, formally established Derry Credit Union – the first Northern Irish credit union. Today, Derry Credit Union has over 30,000 members. This event in Derry and the subsequent establishment of credit unions all over the country, should be added to the roll call of accomplishments of John Hume. In that one act, he helped change the lives of thousands of ordinary Irish people, North and South. In fact, the great Derry pop band 'The Undertones' bought their first drum-kit from a £400 loan provided by Derry Credit Union.

Extraordinarily, after Hume's impactful career as both a political and an international leader, he said that **the setting up of Derry Credit Union, was 'the thing I'm proudest of'.**

As fellow credit union members, we are all indebted to this great man.



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This Christmas is
about loved ones

Make
Memories

WITH A
**HSSCU
CHRISTMAS
LOAN**



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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Guest Writer

Dr. Lisa Cunningham is an emergency medicine doctor who is currently helping patients and battling COVID-19 in the skies!



“Could you not have put this year off?” A question I get asked frequently.

This work year could not have been postponed. It was 2 years in the making, between applying, interviewing and doing an observership for the job. Covid-19 has definitely put a different slant on it. However, it has never entered my mind to put this year aside for another time.

My last year of advanced training in Emergency Medicine allows me the opportunity to experience a subspecialty that I have interest in. Prehospital Emergency Medicine is long established in the UK. My day to day job is working as a flight doctor with the Helicopter Emergency Medical Service (HEMS). I work with pilots and paramedics to bring critical care interventions to the patient, in the prehospital setting.

Covid- 19 has certainly given us some challenges, on the air ambulance. Aerosol generating procedures such as intubations are very common in our practice. Donning of Tyvex suits, over flight suits, with all the other full PPE, in the middle of a closed road, in 34 degree heat was not something I had thought about, until it happened. The air transfer of a potential COVID-19 patient in an aircraft (cardiac arrest, post ROSC patients) throws up its own conundrums. Certain isolations have to be put in place, to prevent circulating air in the back, to the pilots in the front of the cabin. Physical barriers were implemented also to protect the pilots from any risk posed, from the back cabin.

My travel back to Ireland from the UK, weekly, has certainly led to raised eyebrows by people. Although no definition exists as “essential travel” during the pandemic, to see my family is essential travel to me. I follow the government guidelines strictly and self restrict when I am at home. I have not been in any public place in Ireland, since before my move on July 7th. The self restriction also has meant I was unable to accompany my son Cuán for an operation in August, unable to accompany him for his first day in school in September and has certainly caused fear among people interacting with my kids and husband, especially with my travel known locally. I have worked in the height of the pandemic in a large ED in Ireland, prior to changeover. Having an immunocompromised husband (methotrexate), my family has always remained at the forefront of my mind, when I practice public health advice both in UK and Ireland. The simple hand washing, gel, face covering and social distancing has worked for me and my family. I hope they lift restrictions soon as I would love our Saturday morning, pre Covid-19 ritual of a morning breakfast with my family at a local coffee shop.

A simple thing but one I long for!

I wish everyone a safe and happy start to autumn!

@dr_mammyguthrie



Health Services Staff's
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#HSSCUExperts



Health Services Staffs
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CAR LOAN vs. PCP?

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



Here are **5** 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.

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	€166.67	€1,858.94	€11,858.94
€20,000	€333.33	€3,718.01	€23,718.01
€30,000	€500.00	€5,577.12	€35,577.12

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 Launches App With New & Improved Functionality

HSSCU is delighted to bring a brand new app to our members. For the 1st time in history, we have our own dedicated app and with that, we are bringing a host of new and improved functions to our members.

While members will still be able to login via fingerprint login and Face ID, our 'HSSCU' app will now give you the added functionality to:



Set up payees in-app



View balances for sub-accounts



Apply for loans



Get access to important forms



View statements



Change PINS & Passwords to your preferred options



Transfer funds



Login via Face ID or Touch ID



Send secure messages to HSSCU



And more!

We have been working diligently to bring this improved app to our members and we are confident that it will bring you a much better experience. Speaking of this new milestone for HSSCU, HSSCU's Business Development & Strategy Manager, Alan Duff stated,



We are delighted to bring our new 'HSSCU' app into the fold. This is a key milestone for HSSCU, as it will lead to a huge improvement for our members' online experience. Members will now have full functionality via our app and by logging in with either Face ID or Touch ID, controlling your HSSCU account has never been easier.



HSSCU

Make sure to make the switch today to HSSCU's new app cleverly entitled... 'HSSCU'!



HSSCU Launches New & Improved App!

for Apple and Android
Devices

**Uninstall
CUAnywhere
App**



**Download the
New 'HSSCU'
App from
Google Play or
Apple Store**





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

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

Can you find the hidden words?



Carols
Decorations
Stocking
Wreath
Presents
Elf
Crackers
Gingerbread
Jingle
Star

Movie Competition

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

What is this boy from Home Alone's name?

Have your parent/guardian email your answer to kredit@hsscu.ie with your name, age, address and account number along with their name and contact number.

Closing Date: 1st January 2021

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

COLOUR ME IN.



Enter to Win!

One4all[®]
Gift Cards



Join a Friend

Congratulations to **Jude Aung** 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**.

Competition Question;

€100 One for All voucher for the winner

QUESTION

What new account 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 kredit@hsscu.ie

Closing Date: **1st January 2021** Congratulations to **David Wheelahan**, 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.

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:

JULY WINNER

Claire O'Connor

AUGUST WINNER

Christopher Morrissey

SEPTEMBER WINNER

Micheal Rigney

HSSCU is thrilled to be a FINALIST for this year's Sockies Awards!

The Sockies are Ireland's annual social media awards and your credit union is a finalist for 'Use of Social Media by a Financial Org' and 'Facebook for a Brand – In-house'. **Make sure to get in on the fun by following our social media accounts!**



SOCKIES
FINALIST 2020



Make sure to get in on the fun by following our social media accounts!



HSSCU wants to remind you to make sure to apply for your Christmas loans as early as possible this year! While we always do our best to decision loan applications quickly, Christmas is our busiest time of year. Please help yourself and our HSSCU lending elves out by making sure you apply in plenty of time.



@hsscu



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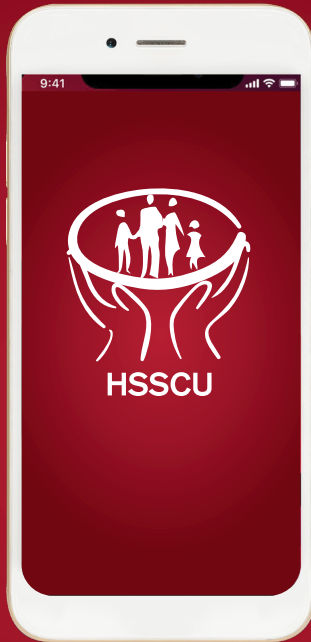
To check out our branch opening hours, visit www.hsscu.ie

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!



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NEW HSSCU APP



DOWNLOAD TODAY

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



Health Services Staff's
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Make
Memories
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