



Health Services Staffs  
Credit Union

**Christmas  
Edition**

**THIS CHRISTMAS,  
LET'S RECONNECT  
WITH OUR FAMILY AND  
MAKE  
MEMORIES  
THAT LAST**



**#putsUfirst**

Kredit – Autumn/Winter 2021



Health Services Staffs  
Credit Union

# MAKING YOUR HOUSE A HOME?

## HSSCU'S LARGE HOME IMPROVEMENT LOAN!



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 a letterhead from a registered builder/provider.
- Loan is subject to approval, terms and conditions apply.

**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.

Make  
*Memories*

☎ 01 677 8648 ✉ [info@hsscu.ie](mailto:info@hsscu.ie) ➔ [www.hsscu.ie](http://www.hsscu.ie)

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

# TIPS ON PREPARING FOR YOUR FIRST MORTGAGE

Preparing to buy your first home is untravellered terrain that can be so difficult to traverse. That's why we have put together some handy tips to help you on your journey:

## Find Out How Much You Can Afford

Affordability is key for purchasing your first home – you can't start looking without it! You can easily calculate your mortgage affordability on our First Time Buyer webpage ([www.hsscu.ie/first-time-buyer-mortgages/](http://www.hsscu.ie/first-time-buyer-mortgages/)).

## Build Your Deposit

If your affordability is under your desired purchase price or you have good affordability but do not have a large enough deposit, now is the time to start building such. You will not be able to get a mortgage without your deposit so sit down, budget your income and plan for when your deposit will be built up.

## Get Your Documents in Order

Of course the HSSCU team will help you when you apply for your mortgage, but the process is much quicker and less stressful for you if you have your necessary documentation ready to go. But what do you need? For the most part, your document list will be covered in our useful First Time Buyer Mortgages Guide!



SCAN QR CODE  
FOR MORE INFO

## Download HSSCU's First Time Buyer Mortgage Guide

Know your affordability and are en route to having that deposit? Now's the time to download a copy of HSSCU's First Time Buyer Mortgage's Guide or pick up a copy in branch. This guide helps you through the entire process and has a notes section for any information you need to jot down.

## Talk To HSSCU

Our dedicated mortgage team is experienced and here to help. In order to speak to our mortgage team, you can submit an enquiry via our First Time Buyer Mortgage Affordability Calculator or call us directly on **01 677 8648**. As always, we are here for you.



**WARNING: The cost of your monthly repayments may increase.**

**WARNING: The payment rates on this housing loan may be adjusted by the lender from time to time.**

**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.**

**WARNING: If you do not keep up your repayments you may lose your home.**

Security, property insurance and life cover required. Loans are subject to approval. Terms & conditions apply. Health Services Staffs Credit Union Ltd. is regulated by the Central Bank of Ireland.



# Guest Writer

Dr. Sarah Fitzgibbon is a champion of women in medicine and founded the amazing organisation WiMIN, which HSSCU proudly sponsors. Here, Sarah talks us through this great initiative.

## The Women in Medicine in Ireland Network (WiMIN)



WiMin is a support organisation for female doctors and medical students in Ireland, founded in 2017. Despite the majority of doctors in many specialities being female, there remain a number of areas of medicine where women are under-

represented, for example surgery, cardiology and rheumatology. There are also issues with gender pay gap and pension gap in medicine, as there are in all occupations. Women are under-represented in leadership positions in both academic and clinical medicine, and are often outnumbered by men on conference panels and in the media.

WiMIN was founded to support its members by highlighting these structural and societal inequalities and advocating for improved equity in representation. Our three successful national conferences have addressed issues such as the barriers facing LGBT+ people in medicine (both patients and doctors), the experiences of Muslim women in medicine, women’s health in areas of conflict, and the emerging discipline of inclusion medicine, among many others. Our conferences offer free childcare and breastfeeding facilities, and we choose to decline sponsorship from pharmaceutical and formula companies. We are

delighted to have had the support of the HSSCU for our previous events, as their ethos matches ours so closely.

Each Sunday we honour a different doctor or medical student for their achievements, either personal or professional, in our #SundayWiMIN social media campaign. The nominees have included mountaineers, Olympians, innovators and pioneers, from the first Irish women to qualify as doctors to current-day medical students who have already achieved great success. We are always looking for nominees, so if you know of a woman in medicine who deserves to have their great work acknowledged, please get in touch!

Mentorship is well recognised for supporting young professionals to achieve their full potential and especially so for women. In 2020, WiMIN launched a small pilot mentorship programme which proved very successful. The launch of the full mentorship scheme has been stalled due to Covid, but we will be moving forward with it before the end of 2021.

### Why join WiMIN?

- Meet like-minded professionals and expand your professional network
- Access our mentorship programme
- Discounted rates for our conferences with free childcare and breastfeeding facilities
- Student bursaries
- Regular email updates about WiMIN events and activities
- Join our advocacy campaigns
- Attend our social events



@womenmedireland

Women in Medicine in Ireland Network: WIMIN

WomenMedIreland



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#HSSCUExperts



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# CAR LOAN vs. PCP?



## 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 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	€197.96	€1,875.97	€11,875.97
€20,000	€395.93	€3,751.95	€23,751.95
€30,000	€593.89	€5,627.91	€35,627.91

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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# HSSCU LAUNCHES STUDENT HUB

We were delighted to recently launch the HSSCU Student Hub on [www.hsscu.ie](http://www.hsscu.ie)!

At HSSCU we really care about our student members. That's why we have put a lot of effort into improving our student offering in the past number of years and are delighted to officially have a HSSCU Student Hub on our website. We now offer a full student product offering including:

- Free Student Current Account
- Student Overdrafts
- Hibernia College Nursing Account
- Higher Education Scholarships
- Betty Noone Memorial Bursary
- Student Lifestyle Loans
- Education Loans
- Student Group/Activity Sponsorships
- And more!


If you or someone you know is studying in the healthcare sector then make sure to join HSSCU and take advantage of the above offerings. Healthcare students can apply for membership in minutes on our website at: [www.hsscu.ie/join-us-online/](http://www.hsscu.ie/join-us-online/)

- To be eligible for a current account, debit card, or overdraft, you must be a member of HSSCU and resident in the Republic of Ireland.
- To be eligible for an overdraft you must be over the age of 18. Lending criteria, terms and conditions apply.
- If 16 or 17, you will need parental consent to open a HSSCU current account.
- The maximum issuable overdraft amount is €5,000 (subject to approval).
- Mastercard and Priceless are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated. This card is issued by Transact Payments Malta 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.**



# HSSCU'S STUDENT ACCOUNT!



HSSCU is delighted to offer you our **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/](http://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!



## #putsUfirst

Tel: 01 677 8648 or Lo Call 1890 677 864 email: [info@hsscu.ie](mailto:info@hsscu.ie)

Branches listed on [www.hsscu.ie](http://www.hsscu.ie)

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**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](http://www.hsscu.ie) for all terms & conditions

# Christmas Tips for Parents

After a stressful year, we all deserve a peaceful and joyous Christmas this year.

With that in mind, we've come up with some tips for our parents this Christmas!

1

## Love Your Lists & Delegate

You can't do everything and even if you can, you shouldn't have to.

Now's the perfect time to make some provisional lists, plan and delegate. Spread some tasks amongst your loved ones

– it will make everything less stressful and give everyone something they're proud of at Christmas.



3

## Limit Your Travel

We know we will all want to see EVERYONE this Christmas to make up for last, but don't overstretch yourself.

Plan in advance where is feasible to visit and on what days. Try to avoid numerous back-to-back visits and let people come to you too. Also remember

that nights in with your nearest and dearest, some hot chocolate and a Christmas movie are often the memories most fondly remembered.



2

## Include Your Children in Planning Activities

Of course we all love 5 star desserts, but that's not what Christmas is about!

Make (or buy) Christmas cookies with your children and decorate them together. This is a great way to create cherished family time whilst also having a loving, special treat for yourselves/ your guests. Making memories is what Christmas is all about!



## Plan The Kitchen Utensils!

It can be easy to run to the shop for last minute food items, but not so much for utensils. Get that turkey tray, baster, cookie cutters and more ready now. It will save you so much stress down the line!

4

## Turn Chores Into Events

Avoid running out last minute to pick the tree or putting up the decorations late one night yourself after work. You now have plenty of time to plan. Why not pick dates for these special moments right now and mark them on your family calendar?

This will add to the magic of Christmas and give everyone something to look forward to.

5







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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

**#putsUfirst**

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**www.hsscu.ie**

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# HSSCU Sponsors Magic Minds Podcast



We were delighted to recently sponsor Dublin 8 local Matt Burke's fantastic podcast – Magic Minds "Stories that have the power to inspire". Matt has created a wonderful mindfulness and gratitude activity entitled 'My Head to My Heart', which has already helped and will continue to help so many people. Magic Minds focuses on sharing stories to inspire and to let everyone know and be confident in the fact that you are enough. Essentially, Magic Minds empowers us to listen to one another, reflect and grow in our confidence.

This was all founded via Matt's own story. From a young age Matt experienced a childhood trauma and many challenging experiences that lead him down many dark paths in life. Matt recalls the negative impact of failing his leaving cert when he was 16 years old. It was 16 years later in 2008 while unemployed at the time, that Matt had a chance meeting with an employment mediator called David Brown. From speaking to David, Matt took the brave step to return to education as a mature student to pursue a degree in Sports Science and Health. In 2014 he graduated with first class honours from IT Tallaght.

Today, Matt works in the healthcare sector, a mindfulness and meditation teacher, a life coach and a holistic retailer. Matt says, without the support and encouragement from his family, community and his own leap of faith Magic Minds would not have achieved such great success.

It is so important for us all to have this support and courage, which is why at HSSCU, we are proud to sponsor Magic Minds and the amazing 'My Head to My Heart' journal.

You can listen to Matt at 'Magic Minds Podcast' on Spotify and you can follow the podcast on various social media platforms:

-  magicmindspodcast
-  Magic Minds
-  MagicMindsPod



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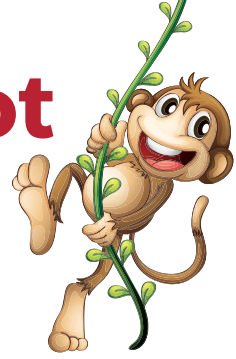
# Download The Improved 'HSSCU App!' for Apple and Android Devices

Download the New 'HSSCU' App From Google Play or Apple's App Store



- ① Login with Face ID & Touch ID
- ② View statements
- ③ Set up payees & transfer funds
- ④ Google Pay & FitBit Pay (with the HSSCU Current Account)
- ⑤ Apply for loans
- ⑥ Open your current account
- ⑦ Send messages to HSSCU
- ⑧ Access important forms
- ⑨ Change PINs & Passwords to memorable options for you

# Youth Zone Mascot Competition



We had a think here at HSSCU and it's about time we changed things up with our Youth Zone Mascots!

We are going to have 2 new mascots: 1 for 0-5 year olds and 1 for our 6 -11 year old members.

**What's most exciting is that this time, we want YOU to design them!**

We have a competition with some fantastic prizes! All you have to do is draw your dream mascot on the next page, take a photo and have your parent/guardian email it to [marketing@hsscu.ie](mailto:marketing@hsscu.ie) before November 30th.

Make sure to:

**Use the subject line:**

HSSCU Mascot 0-5 **OR** HSSCU Mascot 6-11

**Include:**

- the photo of your mascot
- your (junior member) name, age, address and account number
- your parent/guardian's name and contact number



## What Could You Win?

**We will have 1 winner for each category who can choose between the below prizes:**

Family tickets (2 adults and 2 children) to:



**AND a €100 voucher for Smyths Toys!**



### Terms & Conditions:

Each junior member can enter only 1 category. All applications must be emailed to [marketing@hsscu.ie](mailto:marketing@hsscu.ie) by November 30th 2021. HSSCU reserves the right to use the winning entries to create mascots for HSSCU junior accounts. HSSCU reserves the right to publish the images of all entries for promotional purposes. Health Services Staffs Credit Union is regulated by the Central Bank of Ireland.





Snap Me!



Email to [marketing@hscu.ie](mailto:marketing@hscu.ie)



## Youth Zone



We hope you are enjoying the puzzles and quizzes.

### WORD-SEARCH

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

Can you find the hidden words?



- Bells
- Candles
- Santa
- Chimney
- North Pole
- Greetings
- Holiday
- Frosty
- Cards
- Sleigh

### Movie Competition

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

What special holiday did the Grinch steal?

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: **January 1st 2022.**

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

### COLOUR ME IN.



# Enter to Win!

**One4all**  
Gift Cards



## Join a Friend

Congratulations to **Sinead O'Toole and Stephen Lynch** who both won €100 for joining their friends! Join your friends and fill out the form on our 'Forms & Downloads' webpage to enter.



## Competition Question;

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

### QUESTION

**What is HSSCU's Christmas tip number 5?**

Email your answer with your name, address, account number and contact number to **credit@hsscu.ie**

Closing Date: 1st February 2022  
Congratulations to **Sharon Diviney** who won last issue's €100 One4All voucher

## Prize Draw

Entry to our prize 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 Prize Draw page on our website.

Each month HSSCU gives out €30,000 in prize draws - €20,000 to our 1st prize winner and €1,000 to 10 runners-up! Our most recent top prize winners were:

APRIL WINNER	JULY WINNER
Mary Brophy	Mai Connole
MAY WINNER	AUGUST WINNER
Linda Ryan	Alicja Bilinska
JUNE WINNER	SEPTEMBER WINNER
Anne Marie Cregan	Kevin Power

## 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.**



## HSSCU's Green Initiative

We are continuously striving to become more green in our sponsorships, operations and everything we do. You can help HSSCU become more green by signing up to receive eStatements going forward. You can do so via your online account access or by contacting us today.



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HSSCU wants to remind you to make sure to apply for your Christmas loans as early as possible again 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. Merry Christmas to all!



@hsscu



Health Services Staffs Credit Union Limited



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

HSSCU offers 24/7 account access via the 'HSSCU' app and cuOnline+. If not registered yet, download the 'HSSCU' app to take control of your account and login easily with Face ID or fingerprint login.



# #putsUfirst



INTRODUCING...

# FIRST TIME BUYER MORTGAGES

01 677 8648 / [info@hsscu.ie](mailto:info@hsscu.ie) / [www.hsscu.ie](http://www.hsscu.ie)

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