



Health Services Staffs
Credit Union

BUZZING WITH PURPOSE



This book is 100% recyclable and is sourced from sustainable forestry

Made By Our Members

Kredit – Spring/Summer 2024

BUZZING WITH PURPOSE:

BEE8 PROMOTES BEE CONSERVATION AND COMMUNITY ENGAGEMENT

HSSCU
committed
to becoming
more green!

With our beehives, HSSCU are dedicated to supporting the endangered native Irish honeybee. In collaboration with Bee8, we have placed four beehives on the roof of our High Street offices, a conscious decision to contribute to the well-being of bees in our local community and enhance biodiversity in Dublin 8.

We have four beehives installed. This project aligns seamlessly with our ongoing commitment to sustainability and maximises the potential of our existing green living roof. Installing beehives was conceived through the Environmental Social and Governance (ESG) Committee and underscores our commitment to enhancing our positive environmental footprint. The collaboration with Bee8 has been fruitful, and we anticipate further development in this partnership.

At Bee8, they are on a mission to create a buzz around bee conservation while fostering community engagement. Our project, situated in the heart of Dublin, aims to support local bee populations, and raise awareness about the importance of pollinators in our ecosystem.

BEE8 PROJECT OVERVIEW:

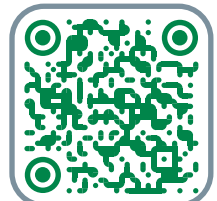
Bee8 is a social enterprise managed by Robert Emmet Community Development Project. But Bee8 is more than just a beekeeping initiative; it's a symbol of community resilience and environmental stewardship. We've established 70 beehives across various community spaces, from rooftops to school campuses. These hives

not only provide a safe haven for bees but also serve as educational resources for local residents and students.

BEEKEEPER TIPS - HOW YOU CAN HELP BEES IN YOUR AREA

- **Plant Bee-Friendly Flowers:** Consider adding native wildflowers, such as lavender, sunflowers, and clover, to your garden or green spaces. These plants provide essential nectar and pollen for bees.
- **Avoid Pesticides:** Opt for natural pest control methods in your garden and refrain from using pesticides that can harm bees and other beneficial insects.
- **Create Bee Habitats:** Install bee hotels or nesting boxes in your garden to provide shelter for solitary bees and other pollinators.
- **Support Local Beekeepers:** Purchase honey from local beekeepers or support community beekeeping initiatives like Bee8 to help sustain bee populations in your area.

By implementing these simple practices, you can play a vital role in supporting bee populations and promoting biodiversity in your community.



SCAN QR CODE TO
WATCH VIDEO

TREES UPDATE



It is now a year since we planted 1,000 trees on behalf of our members who opened Current Accounts with us. These have been planted on the Dingle Peninsula, Co. Kerry and will continue to be managed by our partners. Our HSSCU woods have been growing from strength to strength over the past year. While each of the trees is still at a young stage they are developing well and in time will provide a significant boost to biodiversity in the area, as well as other environmental benefits.

Your credit union was the first to carry out an initiative of this kind and it was raised at the most recent World Council of Credit Unions Conference. It was great to have the credit union and its members featured at this event. More updates to follow on the HSSCU woods during the year across our social media accounts.



Health Services Staff's
Credit Union

MEMBER'S ENVIRONMENT PROJECTS

Message from chair of ESG Committee; The ESG Committee has been working hard on developing aspects of the credit union in this area. We would like to extend an invitation to HSSCU members to request funds towards an environmental project they feel is doing great work.

We know that we have members doing fantastic things for their communities in this area and we want to hear about them and help where we can!

We want to hear about environmental projects that our members are involved with in their communities. This could be a litter pick up, school project, river cleaning, biodiversity support or just about anything else in the area of environmental projects.

There is also an opportunity for our members to submit sponsorship and donation requests. We'd be delighted for members to submit applications for projects they are involved with or know of.

Complete the form here: We would also be happy to highlight activities in this area through our social media accounts and in other ways. You can email kredit@hsscu.ie to get the ball rolling.



Who knows, you might inspire your fellow members with your story!



SCAN QR CODE TO COMPLETE THE FORM

#MadeByOurMembers

ST JAMES'S HOSPITAL CYCLING SUPPORT



Recently we were delighted to support staff in St. James's Hospital Dublin by sponsoring a bicycle pump for the newly opened cycle hub. We have also sponsored the printing of informational posters on the travel times from across Dublin to the hospital. We are proud to be involved in helping to encourage active travel at the hospital.

Here is what Barry McKenna had to say about the support:

"Having a bike pump available at the Cycling Hub in St. James's Hospital will be a very valuable addition for cyclists. The convenience of having it nearby, coupled with the support from HSSCU, enhances the overall experience for cyclists and promotes a healthier and more sustainable commute. It's wonderful to have the credit union investing in initiatives like this. With a branch just around the corner it's very convenient for staff here."

**Barry McKenna, Sustainability Manager,
St. James's Hospital.**

If there is an initiative happening at your workplace and you would like HSSCU to get involved, then please contact us. We will review all applications in this area. This is part of your credit union's commitment to sustainability and our members.



AGM NOTICE DELIVERY CHANGE



Following the enactment of the new Credit Union Amendment Act, HSSCU are hoping to send AGM notices to members via email as well as having related materials such as AGM booklets and accounts available for members online. If this happens, this will have a significantly positive environmental impact, as only a fraction of these regulatory documents would need to be printed. This would save on paper usage and energy consumption used to print and deliver these documents. It would also free up funds to go into other areas to continue to provide members with a high level of service. A physical copy of the documents can still be provided if required.





MAINTAINING OUR GREEN THEME WE ARE OFFERING
A STAYCATION PRIZE OF A **2 NIGHT STAY** IN THE
FABULOUS **GLENEAGLE HOTEL IN KILLARNEY**

**CLOSING
DATE
31/05/2024**

ENTER TO WIN!

We're holding a competition
to celebrate the fact
that we have reached
over 70,000 members!

WIN A TWO-NIGHT
STAY AT THE GLENEAGLE
HOTEL IN KILLARNEY
PLUS €250 SPENDING
MONEY!

To enter simply email kredit@hsscu.ie
with your name and member number.
Remember to tell a friend or family
member to join! Terms and conditions
apply and are available on our website.

COMPETITION TIME!



UPCOMING EXCLUSIVE CREDIT UNION MEMBERS OFFERS 2024

- ✓ Bed & Breakfast ✓ Evening Meals
- ✓ Free Access to Leisure Facilities ✓ Free Entertainment

CREDIT UNION MAY SPECIALS

12th May 2024 - 2 nights B&B + 2 Evening Meals	from €190pps
12th May 2024 - 3 nights B&B + 3 Evening Meals	from €279pps

CREDIT UNION JUNE SPECIAL

24th June 2024 - 2 nights B&B + 2 Evening Meals	from €235pps
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Terms & Conditions apply, Standard cancellation policies apply. Subject to availability.

BOOK ONLINE USING PROMO CODE "CREDIT"
WWW.GLENEAGLEHOTEL.COM | 064 66 71550

The Gleneagle Hotel, Muckross Road, Killarney, Co. Kerry.

GLENEAGLE
HOTEL & APARTMENTS
★★★★



Health Services Staffs
Credit Union



EDUCATION SUPPORTS

BETTY NOONE LAUNCH – MAY 1ST



SCAN QR CODE ON
SMART DEVICE TO
COMPLETE THE FORM

The Betty Noone Memorial Bursary will be opening at the start of May. Once again this year the fund is a whopping €120,000! This is shared between successful applicants. We support all members and their families in pursuing educational, personal development, and cultural courses. You can apply to receive a contribution for the fees you have paid for yourself or for your children.

Remember this is retrospective support, so we require documentation from the previous year to apply. This is part of the credit union difference and made possible by our members.

Find out more on our website.



SCHOLARSHIP LAUNCH – JUNE 1ST



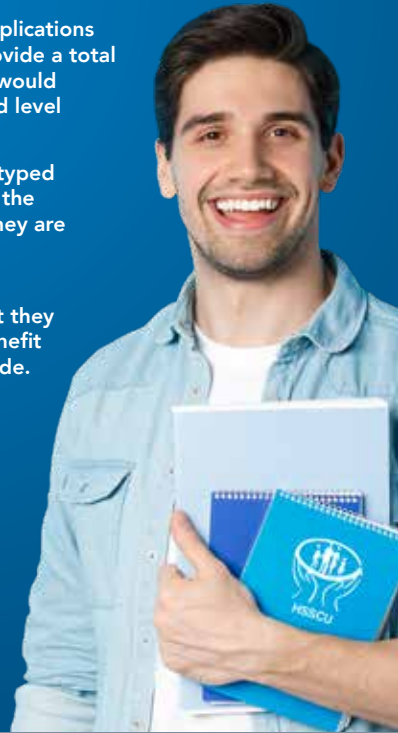
SCAN QR CODE ON
SMART DEVICE TO
SEE MORE INFO

The HSSCU Scholarship will open for applications come the start of June. Annually we provide a total of €50,000 to successful members. We would encourage any member studying in third level education to apply.

Applicants will be required to submit a typed essay (400 – 500 words) entitled "What the scholarship would mean to me" when they are completing the form online

Successful applicants will receive a contribution for the academic years that they have applied for. This is an exclusive benefit for our members, that we proudly provide.

Find out more on our website.



WE PROVIDE A TOTAL OF

€170,000

ANNUALLY DIRECTLY
TO MEMBERS

SCHOLARSHIP WINNERS

Quotes from some of this years Scholarship recipients:



"The HSSCU scholarship was a great opportunity and relief which helped me towards achieving my goals".

Richard Nwamadi



'As a 5th-year mature student, the HSSCU scholarship eased that burden. I could engage in my studies more.

I can't thank everyone involved with HSSCU enough for that support and feeling of joy. I'll be paying this goodwill forward in my healthcare career.'

Simon Carty



"The HSSCU Scholarship has undeniably changed my life, not only has it removed the fear and the financial burden but unleashed a more fulfilling life allowing me to enjoy college life and thrive in my studies as I pursue my dream career. The HSSCU showed me that anything is possible no matter how big the challenge may seem."

Joshua Mills Kelly

CALL BACK FEATURE

We'll call you back. We don't put you on hold, you're placed in our Call Back queue. You can get on with your life rather than waiting on hold. Typically within a couple of minutes we call you back, depending on where you are in the call queue.



APP - USE BIOMETRICS EASIER ACCESS

Love Online Banking with HSSCU but struggle to remember your password or pin...

USE BIOMETRIC LOGIN INSTEAD!

Your account is at your fingertips. To login here you use your fingerprint to gain access. The biometric ID login enables access to our mobile and online banking users which allows you to access your account using the fingerprint reader on your smartphone or tablet. On apple devices like iPhones you can login with facial recognition.

Fast, safe and secure login.



COMING SOON...**OPEN BANKING**

WHAT IS OPEN BANKING?

Open Banking is a secure and safe way of enabling HSSCU to access your current account statements, if required as part of the loan application process with HSSCU.

As part of the loan application process you will be given the option to provide access to your bank statements. This can only be done with your express permission.

Access to your recent current account statements will enable the Lending team to assess your loan application more efficiently and speedily and eliminates the need for you to chase bank statements and email them to HSSCU.

HOW DOES IT WORK?

When you apply for a loan with us, you will be given an option to provide your bank statement to us electronically. This is done via an intermediary service called CRIF Realtime. To use this service, an email will be sent directly to you, during our phone call with you, seeking permission to access your bank account's transactions. To approve access to your account transactions you will be required to follow the link in the email and to select the bank you hold your current account in. You will be required to authenticate the process to access your bank account transactions by entering your banking online credentials or to approve the request in your banking app. Once this is completed CRIF Realtime will send HSSCU the requested bank statements on your current account. This removes the requirement for you to source your bank statement directly and helps us to reduce the time taken to process an application.

At no point do we ever see or have access to your banking passwords. Health Services Staffs Union cannot in any way affect your bank account.

OPEN MONDAYS FROM 10AM

We would like to remind members that as of Monday, 04/03/2024, all branches and services are now open at 10:00 am on Mondays.

This adjustment is being made to accommodate and enhance staff training. By investing in our team's development, we aim to ensure the continued delivery of the high standard of services that our valued members have come to expect from their credit union. We sincerely apologise for any inconvenience this change may cause members. Thank you for your understanding and continued support.



POWERED BY

Peopl.
Insurance

FAIR INSURANCE

We believe that insurance should work in your favour. That's why we have created really affordable and fair insurance that puts you first. We get you the right cover, that's easy to buy, and easy to understand.



HOME INSURANCE - We guarantee to work every year to get you the lowest offer from our panel of insurance providers, ensuring the cost of your home cover doesn't automatically rise every year.



LIFE INSURANCE - Our term life insurance offers the most affordable cover you'll find. We won't be beaten on price, we guarantee to match any premium plus the first month is free.



TRAVEL INSURANCE - Our travel insurance is always affordable, kids go free and we include covid cover at no extra cost. Plus no matter what your age we will always insure you.



CAR INSURANCE - Our car insurance policies are designed to work in your favour, no matter what kind of driver you are. We offer options for experienced drivers, young drivers, and even electric vehicle owners.

THE RIGHT PROTECTION, THAT'S EASY TO BUY, AND EASY TO UNDERSTAND.

GET YOUR QUOTE TODAY!

HSSCU are happy to provide a referral service for our members to our partners in Peopl insurance. If you need to get a quote why not try them for comparison purposes? You might be pleasantly surprised.

0818 293 455
hsscu.ie



Health Services Staffs
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HOLIDAY LOAN

***8.5%**
(8.83% APR**
variable)

Make New Memories This Year

Check out our Online Loan Calculator at: www.hsscu.ie

Whether your borrowing for a weekend getaway or a dream family holiday. We can help make it happen

- Loan is subject to approval, terms and conditions apply.

Figures are for illustrative purposes only

Amount borrowed	Term (years)	Monthly repayments	Total interest	Total repayable
€2,000	1 Year	€174.44	€93.27	€2,093.27
€5,000	2 Years	€227.28	€454.68	€5,454.68
€10,000	5 Years	€205.17	€2,309.92	€12,309.92

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

DIRECTOR MENTOR PROGRAMME

HSSCU continues to seek committed individuals to volunteer to become an officer of our credit union whether as a member of the Board Oversight Committee or the Board itself.

A core principle of any credit union is that its operations are overseen by a Board of Directors and Board Oversight Committee comprising of volunteers.

The purpose of this programme is to enable you as a potential volunteer to understand what is involved in the running of your credit union and to see if it is something you would be prepared to become more involved with.

Would you be interested in a volunteer role as an officer of the credit union, we are particularly

interested in people with experience/training in the following areas:

- Accounting/Financial
- Strategic Planning & Execution

Our mentor programme is designed to guide you through the operations of the credit union and give you an oversight of the work involved.

If you are interested in volunteering then please: Contact the Nominations Committee via info@hsscu.ie and put Director mentor Programme in the subject byline.

All successful volunteers are subject to the normal fitness and probity regimes for credit unions as outlined by the Central Bank of Ireland.



CHANGE CLOTHES CRUMLIN

As part of our green sustainability issue we thought we'd highlight the following that might be of interest to you.

www.changeclothes.org on

Facebook & Instagram as ChangeClothesCrumlin

Change Clothes Crumlin is a community based clothing reuse hub. They are a registered not for profit CLG. Founded in 2022, they work at community level to ensure that local clothing waste doesn't become a global problem.

WHAT THEY DO:

Reuse: Tired of your clothes? Swap them for something new to you at our swap.

Repair: Learn to upcycle and mend your clothes in a fun and social environment. Take part in one of our regular workshops here.

Rent: Book online and collect at our studio. Rent a second hand occasion wear piece from €5 per week with us.

  [@changeclothescrumlin](https://www.instagram.com/changeclothescrumlin)



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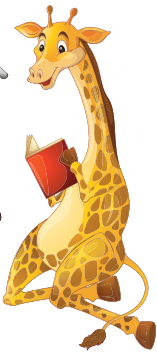




Cheeky
Monkeys (0-5)



Terrific
Tigers (6-11)



Groovy
Giraffes (12-15)

Youth Zone

We hope you are enjoying
the puzzles and quizzes.

WORD-SEARCH

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

Can you find
the hidden
words?

BUMBLEBEE
BUZZ
FLOWERS
HIVE
HONEY
INSECT
POLLEN
QUEEN
STINGER
WINGS

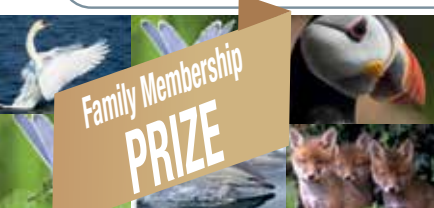


MOVIE COMPETITION

Name the film above?

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: 31/05/2024.

Congratulations to Róisín Murray
Aged 6 who correctly answered
the question from the last issue of
Kredit. Róisín has **WON A ONE4ALL
VOUCHER**



Family Membership
PRIZE

IRISH
WILDLIFE
TRUST

BECOME A MEMBER OF
THE IRISH WILDLIFE TRUST

Email kredit@hsscu.ie

Closing date
10th of May 2024



Scan QR Code, or go to:
[https://iwt.ie/support-us/
become-a-member/](https://iwt.ie/support-us/become-a-member/)

Draw your own Nature Scene!



Parents to share with us via social media
 #hsscu @hsscu

MEMBER PRIZE DRAW €20,000 WINNERS

March 2024: Vernel Emerson Kwan
(Our Lady's Hospice)

February 2024: Jennifer Marie Bradley
(Family Member)

January 2024: Michael O'Brien
(Older Persons Services)

December 2023: Naomi Ambury
(Family Member)

November 2023: Dolores Colgan
(Retired)

October 2023: Ciara Nolan (HSE
Castle St.)



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Easy to Sign Up

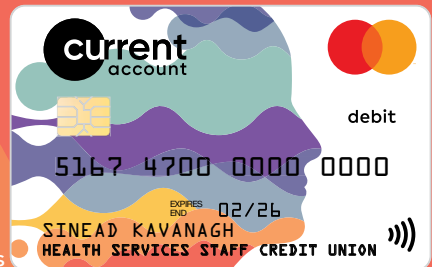
current
account
from your credit union

Apply
Online
Today!

Did You Know?

HSSCU's Current Account offers you all of the below at the low cost of just €4 per month!

- Credit Union Debit Mastercard® - Globally Accepted
- Apple Pay, Google Pay & Fitbit Pay
- Overdraft (Up to €5,000, subject to approval)
- Secure Online Shopping & Contactless Payments
- Pay Your Wages Into Current Account
- Set Up & Manage Standing Orders & Direct Debits
- Full Control with Mobile App, eStatements & eFee Advices
- Transfer Funds Between Accounts
- Benefit from Credit Union Debit Mastercard® Priceless (visit www.priceless.com)
- Cashback Available



IMPORTANT INFORMATION: In order for you to receive a Current Account, debit card or overdraft, you must be one of our members and resident in the Republic of Ireland. Terms and conditions apply. Overdrafts are available to Current Account holders aged 18 years or older. Lending criteria, terms and conditions apply.

Mastercard is a registered trademark 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. Transact Payments Malta Limited is duly authorised and regulated by the Malta Financial Services Authority as a Financial Institution under the Financial Institution Act 1994. Registration number C 91879.

Instant access/On demand Deposit accounts currently earn 0.3% (AER) Variable.

REGULAR SAVER DEPOSIT ACCOUNTS



Two Year Regular Saver Deposit Account

Rate of	Term	Minimum monthly limit of	Maximum monthly limit of
0.5% + 0.5% bonus (AER 0.99%)	2 years	€50	€1,000

Three Year Regular Saver Deposit Account

Rate of	Term	Minimum monthly limit of	Maximum monthly limit of
0.75% + 0.75% bonus (AER 1.49%)	3 years	€50	€1,000

*Account Interest Rate is paid monthly. If held for the full term of the deposit, a Bonus Interest Rate will be paid i.e. the full interest earned during the term of the deposit will be added to the account at maturity, 0.75% p.a. + 0.75% p.a. = 1.5% (AER 1.49%).

To see more information on our savings on our website. Scan QR code above to see more.

Annual Equivalent Rate (AER) shows the real interest you will earn on savings at the end of a year. AER is the amount of interest earned in a year. AER is useful for comparing the return on savings accounts because it shows how much is earned regardless of how often interest is credited to an account.

It is standard practice in Ireland to list interest as AER for savings accounts. You may earn less than the AER because your money may not be invested for a full year. AER is usually quoted without taking DIRT into account.

Rates quoted are variable. Interest is subject to Deposit Interest Retention Tax (DIRT), at the prevailing rate where applicable.

For more information please visit:

www.revenue.ie



LUMP SUM DEPOSIT ACCOUNT - 1, 2 & 3 YEARS



3 YEARS
1.7% P.A.
(1.67% AER)

Details of Lump Sum Deposit Accounts

Lump Sum Account Term	Rate of	Gross Return	Min. Lodgement	Max. Lodgement
One Year	1.3% (AER 1.3%)	1.3%	€5,000	€90,000
Two Year	1.6% (AER 1.59%)	3.2%	€5,000	€90,000
Three Year	1.7% (AER 1.67%)	5.1%	€5,000	€90,000



Our AER calculation assumes that the account funds are held until maturity, the rate of 1.3% (1 year), 1.6% (2 years) and 1.7% (3 years) is paid only on condition that the account is held to full term. Where the account is closed before the end of the full term, early, interest is limited to 50% of the fixed interest rate accrued up to the date of closure. You can find a link to the full terms & conditions for these deposit accounts on www.hsscu.ie or by following the QR Code on this page.

At HSSCU your savings are an integral part of how we operate and provide our services. Whether you are saving for something specific like a house deposit or want to build a rainy day fund, we can help.

Terms and conditions apply. AER is the Annual Equivalent Rate and shows what the interest rate would be if the interest was compounded and applied each year. Our AER calculation assumes that the account funds are held until maturity, the rate on maturity will be the prevailing nominal and variable rate on offer at that time. Interest is calculated on a 365-day basis. Terms of 12, 24 and 36 months, minimum lodgement €5,000 and maximum of €90,000. Only one lump sum lodgement allowed for the term of the account. Deposit Interest Retention Tax (DIRT) is deducted from the interest earned on this account. Health Services Staffs Credit Union Ltd. is regulated by the Central Bank of Ireland.

Registered Office, 5 High Street, Christchurch, Dublin 8. D08X7T1

Tel: 01 677 8648 Email: info@hsscu.ie  

www.hsscu.ie

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GREEN LOAN

Whether it is retrofitting your home or buying an electric car, we are here to make it happen. Apply Online Today
www.hsscu.ie

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.

Loans are subject to approval. Terms & Conditions apply.
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