



Health Services Staff's  
Credit Union

Spring/Summer 2025

# KREDIT

## NEWSLETTER



## NEWLY LAUNCHED DEPOSIT ACCOUNTS

**We're offering members another way to get a return on their hard earned savings:**

- **6 Month Notice Saver Account**
- **5 Year Lump Sum Deposit Account**

...see page 2 for full account details.



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

**Made By Our Members**

# NEW DEPOSIT ACCOUNTS LAUNCHED!

## MAKE YOUR MONEY WORK FOR YOU

You've worked hard for your money, now it's time to let it work for you. If you have funds sitting outside a deposit account, they're not earning the interest they could be, which means you could be losing out.

If you are looking to get a return on your savings then it's time to investigate the various savings products we have to offer:

### LUMP SUM DEPOSIT ACCOUNTS:

With the introduction of this new 5-year lump sum account we now have 1,2,3 & 5 year lump sum deposit options available for you. If you want to tie up your funds but will require it in the immediate future you can determine when you will need to have the funds by selecting the relevant account for you.

### REGULAR SAVER DEPOSIT ACCOUNTS:

The introduction of this new 6-Month Saver account means we now have 3 regular saver accounts for you to choose from. The 2 & 3 year accounts allow you to save for that specific term and will mature accordingly. The 6-Month notice account is different in that you can lodge a lump sum or set up a regular savings amount with the only stipulation being that you will need to provide 6 months notice to withdraw or access any of the funds in the account.

Your savings in HSSCU are the cornerstone of everything we do here at HSSCU.

MEMBERS CAN  
SAVE UP TO  
**€100,000**  
WITH HSSCU

## 5 YEAR LUMP SUM DEPOSIT ACCOUNT

**INTEREST RATE OF 2% (AER\* 1.92%)**

- Account interest is paid at maturity.
- The rate of 2% (AER\* 1.92%) is paid only on condition that the account is held to maturity.
- No insurance (life) cover.
- Where the account is closed before the end of the full term, interest is limited to 50% of the fixed interest accrued up to date of closure.
- No withdrawals allowed.



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FIND OUT MORE

## 6 MONTH NOTICE SAVER ACCOUNT

**INTEREST RATE OF 1.5% (AER\* 1.5%)**

- Min lodgement to start €500 & Max balance €90,000.
- Can lodge lump sum and via regular instalments.
- No w/ds allowed unless 6-month notice provided.
- There is no end date or term on this deposit account.
- No insurance (life) cover.
- Rate is variable and may increase/decrease at HSSCU discretion, member will be notified in advance of any changes.
- Can stop/start payments into account at any time.
- Interest is paid on the 30th of September each year.



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HSSCU is built on an ethos of mutual self-help, volunteerism and a not-for-profit philosophy. That's why your savings are of huge importance to the future growth of HSSCU.

There are a variety of benefits to having your savings, also known as shares with us. As a member you can avail of

- Life Savings Cover (to a max of €20,000\*)
- Death Benefit Insurance (DBI) of €3,250\* (always maintain a share balance of €50.00 to qualify for DBI).

\*Amounts of cover subject to change

These savings are also collectively used to enable HSSCU to lend to our members for a wide variety of reasons. Helping to ensure your member have access to funds should the need arise. Unlike other financial institutions your credit union lends from the pooled savings of our members in the true spirit of co-operation.

An aspect of borrowing with HSSCU that has worked for members since we've been established is putting some money into their savings as they repay their loan. This contribution allows you to participate in ensuring that there are savings available for the next member who needs to borrow but also allows you to build up your own savings for your future needs.

\*Annual Equivalent Rate (AER) shows the real interest rate you will earn on your savings at the end of the 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 an 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 the 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](http://www.revenue.ie)

Please remember  
that whilst your savings  
are held as Shares they are  
covered for life savings,  
however once they are  
moved into any deposit  
account then they will  
no longer qualify  
for the life cover.

**BETTY NOONE  
BURSARY IS NOW  
OPEN!**



*Health Services Staffs*  
**Credit Union**

Yours savings in HSSCU enables us to offer the Betty Noone Bursary and Higher Education Scholarships a total education fund of €170,000. We are proud to be here for our members and their loved ones as they look to better themselves through education. Talk to us today if you need to discuss how these schemes work.

# €120,000 BETTY NOONE BURSARY

Our annual €120,000 bursary is now open, so have your receipts ready to apply. Last year we paid out a total of €118,400 to our members through the bursary in 2024. With the average amount paid to an individual member standing at €247.18. We take great pride in providing this exclusive benefit to our members.

This is based on courses started between 01/08/24 and 31/07/25 and we encourage

members to have the correct paper work in order. This speeds up the overall process for members and staff. Thanks to all who submit the correct materials, it helps to speed up the process.

Members can apply for the following types of activities, this is a non exhaustive list but give you an idea;

Art Classes, Music Lessons, Summer Camps, Gaeltacht, Sports Activities

Proudly here for our members and their loved ones as they look to better themselves through education. Talk to us today about any of these options and choose one that is best suited to your needs.

# €50,000 HIGHER EDUCATION SCHOLARSHIP

Important information on the scholarship is that applicants must apply in their own right to be considered. Applications made by parents and guardians on other people behalf will be excluded immediately.

The Scholarship application process opens at the start of June but the real activity is around when the Leaving cert and CAO results are available.

So hopefully we will have winners announced by the end of September or start of October if possible.

## **Congratulations to last years Scholarship recipients:**

- **Dervile Keating** – General Nursing, University College Dublin
- **Chloe Conroy** – General Nursing, Trinity College Dublin
- **Darragh McNally** – Sociology & Social Policy, University College Dublin
- **Robert Flynn** – German & Business Management, Maynooth University
- **Finola Casey** – Counselling & Psychotherapy, IICP College



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# VOLUNTEER WITH US

Have you thought about volunteering with your Credit Union? We spoke to Geraldine Higgins, a Director on what it was like being a volunteer with HSSCU.



## VOLUNTEER Q&A

### 1. Tell us where you work and how you became involved with HSSCU?

"I work in the finance department of the Mater Hospital, Dublin. As a long standing member of the HSSCU, I always attended the Annual General Meeting. I took a great interest in the organisation, and usually had a question or two to ask at the AGM."

### 2. Why did you start volunteering with your credit union?

Following this, I was approached by a member of the Board of the HSSCU, to enquire if I had ever thought of becoming involved as a volunteer.

At the time my family responsibilities did not allow time for this, but after a couple of years I was able to commit to becoming a volunteer and so I contacted the Board and let it be known I was available for volunteering in any capacity. Subsequently an opportunity arose, and I was contacted by the HSSCU and asked if I would consider being co-opted as a volunteer Director, which I accepted.

### 3. What do you enjoy about being a HSSCU Director? Has there been a standout moment for you?

Being a HSSCU Director is a big time commitment. However, I can honestly say I enjoy and contribute to each and every role. I have been heavily involved in various committees and had an executive role as Chair of the Risk committee and also Secretary of the Board a couple of times. The executive decision making is very challenging and rewarding.

I enjoy being involved in the successful support of the CU Executive increasing the common bond by integrating both community and industrial credit unions into our membership.

### 4. Can you share some advice with people thinking about volunteering with HSSCU?

If you are thinking of volunteering with the HSSCU, I would encourage everyone to make enquires as to what is involved, time wise and education. It may be a good fit for you now, or perhaps in time to come. The friendships made are for life. You will be given great exposure to a hugely successful organisation and to be able to contribute to that success in the future is very rewarding.

There is huge support to all volunteers both from other HSSCU Directors, and the HSSCU Staff. There are many committees and the HSSCU offer a Mentoring Programme via the Nominations Committee. So being a volunteer is a very inclusive experience.

I would strongly recommend being a Volunteer with the HSSCU.



# VOLUNTEER RECRUITMENT – DIRECTOR MENTOR PROGRAMME

As you may know, our credit union thrives on the dedication and efforts of volunteers who generously contribute their time and skills in the spirit of cooperation. All our elected officers on the Board and Board Oversight Committee are volunteers, which allows us to function proactively and positively within the communities we serve.

## **WE ARE CURRENTLY LOOKING FOR VOLUNTEERS IN THE FOLLOWING ROLES:**

### **Board of Directors**

Elected by the members, the Board of Directors is responsible for the governance of the credit union. They set strategy, budgets, policies, and oversee management. To ensure we have a robust succession plan, we are particularly interested in individuals with management-level experience in the following areas:

- Risk Management
- Accounting/Financial – particularly qualified accountants with management experience
- Governance
- Auditing

### **Board Oversight Committee**

Also elected by the members, this committee assesses whether the Board of Directors has operated in accordance with regulations. For these positions, we are looking for individuals with experience in:

- Governance Oversight or Auditing Roles

## **VOLUNTEERING BENEFITS**

By volunteering with HSSCU, you will have the opportunity to add your skills, knowledge,

and experience while contributing to better governance and decision-making. In return, the credit union provides training and support to help you succeed in your new role. Volunteering offers the chance to:

- Play a role in one of Ireland's leading credit unions.
- Learn new skills, practice your current professional skills, and broaden your experience.
- Work on developmental and business projects.
- Gain a sense of achievement.
- Meet new people and foster a sense of belonging.
- Give something back to the community.

## **DIVERSITY AND INCLUSION**

HSSCU is proud of its commitment to diversity and inclusion. Our volunteers are elected from our broad and diverse membership, and we strive to reflect this diversity at the highest level within our organization. We welcome volunteers from various backgrounds and cultures to ensure our members' needs are well-represented at the Board table.

## **HOW DO I VOLUNTEER?**

If you feel you have the skills outlined above and would like to express your interest, please email us at [info@hsscu.ie](mailto:info@hsscu.ie) and put "Director Mentor Programme" in the subject line.

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



# Beehives & Honey

Following on from the establishment of our four beehives we were delighted to receive the first lot of honey in late 2024. Twenty jars of honey were produced by the bees which is great news. It's brilliant having honey that couldn't be any more local than produced on our own roof from plants around Dublin City Centre.

We're very excited and pleased by getting those jars. We've created a number of things around the honey. Staff members and directors have tried the honey, finding it very tasty and different from those available in the shop.

We hope that our bees have the chance to produce more honey in the coming months and that we get some good spells of weather for us and them.

Try this recipe and feel free to share your cake with us on Facebook or Instagram.



HSSCU are thrilled to have linked up with TV chef Erica Drum who created a delicious dish using our honey. Erica herself is from Dublin 8. Find the delicious recipe below.



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FIND OUT MORE

## Honeyed Apple & Brown Butter Cake

Takes 1 hr  
Makes 8-10 slices  
Pre- heat oven to 180C/350F/Gas 4

### Ingredients:

- 150g butter (+ extra for greasing your tin)
- 2 eggs
- 150ml milk or buttermilk
- 1 lemon, juice (half for milk and half for apples)
- 200g plain flour
- 1 tsp bread soda
- 150g brown sugar
- 100g honey, extra honey for garnish
- 1 tsp cinnamon (½ for cake + ½ for apples)
- Pinch salt
- 3 Irish cooking apples, peeled and cut in thick slices

### Method:

1. Melt your butter in a saucepot over a medium heat.
2. Let it keep melted and begin to foam, you want the foam to rise up. Once it begins to change to a dark golden brown colour, this adds a beautiful nutty flavour, turn off the heat and allow to cool.
3. Toss the apples in a bowl with juice of half of lemon.
4. Line 8-10" round tin with grease proof paper on the base. Butter it all heavily!
5. Mix the apples with the honey.
6. Sprinkle ½ tsp cinnamon over the apple mixture and toss well.
7. In a medium sized bowl, whisk your eggs a little with a fork and add your milk, squeeze of half a lemon and your cooled melted butter mix.
8. In a large bowl, sieve the flour and bread soda. Add in 150g of sugar, ½ tsp cinnamon and a pinch of salt.
9. Mix the dry ingredients well with a large spoon and pour in your wet mixture.
10. Fold it all in gently until combined.
11. Pour your batter into the greased tin. Evenly spread the apple on top.
12. Bake in the oven for 35-40mins, depending on the size of your tin, you will see the edges are coming away from the tin and the top is golden brown.
13. Once out of the oven, remove from the tin while hot and serve with delicious with thick yoghurt/ice cream and an extra drizzle of Irish honey.



# SPECIAL RATE HOME IMPROVEMENT LOAN

Get the home you want with help from us.

**PLANNING CHANGES AT HOME?**

**PERHAPS A GARDEN MAKEOVER?**

**WINDOWS AND DOORS NEED CHANGING?**

**FUTURE PROOFING YOUR HOME BEFORE YOU RETIRE?**

Check out our loan calculator at [HSSCU.ie](https://www.hsscu.ie) to see for yourself what you can afford to borrow.

Get your quotes for the work you want to do.

Then talk to our phones team to make your loan application.



SCAN QR  
CODE TO  
CHECK OUT  
OUR LOAN  
CALCULATOR



Go to the loan calculator to see what it would cost to Top-up your current loan or avail of the Special Rate Home Improvement Loan.

Warning: 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.

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



# RADIO ADVERT

You might have heard us on the radio recently. We're looking to let more people know about HSSCU and our services. It was the first time that we have run an advert on the national airwaves. We strongly feel that your credit union is worth talking about at this level as one of Ireland's leading credit unions. The more members we have cooperating together the more we can achieve together.

Membership is open to family members including children. Why not also tell a colleague about HSSCU and get them to join.

## RECRUITMENT VISITS

Does your workplace have more than 100 employees? Then get in touch about HSSCU holding an information session for staff.

Contact us at [marketing@hsscu.ie](mailto:marketing@hsscu.ie)

We're happy to facilitate these sessions and they are always well received by members and potential new members.

HSSCU also attends a number of conferences throughout the year, if you see us do come say hello!



## JOIN YOUR FAMILY MEMBERS..

### WHO WE MEAN BY FAMILY MEMBERS

The best time to join HSSCU is today! Membership is open to family members of a current member. Family member means:

- Husband, wife and civil partners
- Children and grandchildren
- Parents and Grandparents
- Siblings and half brother or sister
- The in-laws including brother and sister in-laws
- Uncles, aunts, nieces, nephews and even first cousins.

It takes a couple of minutes to complete the application process. All applicants must be resident within the State. If any of your family members decide to join they will need to include your account number as part of application process.



**SCAN QR CODE TO  
FIND OUT MORE**





## GALWAY UNITED SPONSORSHIP

We are proud to support Galway United for this season as the official goal partners for both the Senior Men's and Women's teams. This exciting partnership reflects our commitment to supporting communities and fostering local success.

HSSCU is on board for 2025 as Galway United's official Goal Partners. Our name and logo will be central to any goal graphics or additional coverage you may see across the new season. So keep an eye out for us during this campaign. Galway United Commercial Manager Sam O'Neill commented at the launch of the partnership stating:

*"I'm delighted to welcome HSSCU on board as our goal partners for next season. They do some stellar community work and we're thrilled to have got them on board. It's particularly exciting as it's our first time offering this form of partnership as we continue to innovate and increase our offering."*

*HSSCU first started with us in 2024 with a programme advert for the season and, after seeing the benefits of being involved with the club, decided to engage with us even further. We're really excited to see the relationship flourish, as it will benefit both of our organisations"*

As a community-focused organisation with nationwide reach, we're proud to support the Tribesmen. Congratulations to the club on their recent successes—here's to plenty of goals this season!



## Galway Branch Open 5 Days a Week

We are pleased to announce that our Galway branch is now open 5 days a week. This branch will now be open on Wednesdays from 9.30am – 5.00pm. The new extended opening hours are list below.

### Galway Branch Opening Hours

Monday	10am – 12.30pm / 1.30pm – 5pm
Tuesday - Friday	9.30am – 12.30pm / 1.30pm – 5pm

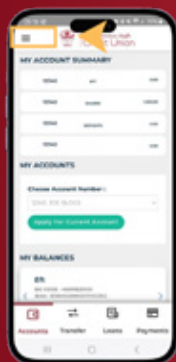
Please note that our Galway branch is closed for lunch from 12.30pm to 1.30pm daily.

# OTHER NEWS:

## SEPA Instant - Delete Payees

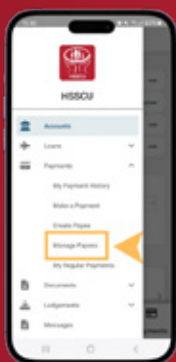
We are encouraging people to tidy up the list of payees that you may have used in the past. A Payee is the person or business you have sent money to. It's always good practice to make sure your list of payees is up to date. We all may have old Payees from once off payments that we've made in the past. Now is the time to remove them once and for all, i.e. if no longer needed.

By doing this, it will be easier and clearer to manage who you're transferring funds to out of your HSSCU account. These quick and easy steps as outlined below, help reduce the likelihood of sending funds to the wrong Payee. It also makes it easier and faster to look through your list of Payees.



### Step 1

Access the menu by selecting the three bars, highlighted in the image.



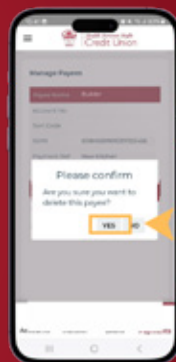
### Step 2

- Select Payments dropdown.
- Choose the option 'Manage Payees'.



### Step 3

- Select the Payee you want to delete.
- Tap on the bin symbol, highlighted here in yellow.



### Step 4

- Select YES to confirm the deletion.
- Repeat as many times as is necessary.



**CONGRATULATIONS TO ANN LAWRENCE BUISER,  
THE WINNER OF OUR LATEST KREDIT COMPETITION!**

**Ann has won a fantastic prize:**

**a €500 Blue Books voucher  
and €250 in spending money.**

**We hope you have an amazing time enjoying your winnings!**

# PROTECT YOURSELF FROM FRAUD: A QUICK GUIDE FOR CREDIT UNION MEMBERS



SCAN QR CODE TO  
WATCH OUR VIDEO

Fraud is on the rise, and scammers are becoming more sophisticated. As a credit union member, staying alert can help you keep your money and personal information safe.

Here's what you need to know.

## 3 COMMON SCAMS TO WATCH OUT FOR

- **Phishing Scams** - Fake emails, texts, or calls pretending to be from trusted institutions asking for your details or urging you to click on suspicious links.
- **Social Engineering** - Scammers impersonating officials or credit union staff to trick you into sharing sensitive information.
- **Romance Scams** - Online fraudsters gaining trust before requesting money for emergencies.

## HOW TO STAY SAFE

- **Be Wary of Unexpected Messages** - If an email, text, or call asks for personal information, ignore it and contact your credit union directly.
- **Check Your Accounts Often** - Regularly review your statements and report anything unusual immediately.
- **Use Strong Passwords & 2FA** - Keep passwords unique and enable two-factor authentication for added security.

- **Avoid Suspicious Links & Attachments** - Never click on unknown links or open unexpected attachments.

## WHAT TO DO IF YOU SUSPECT FRAUD

1. **Contact Your Credit Union** - Report suspicious activity right away so they can secure your account.
2. **Alert Authorities** - Report fraud to the Gardaí.
3. **Change Your Passwords** - If you think your details have been compromised, update your passwords immediately.
4. **Monitor Your Credit Report** - Keep an eye out for any unusual activity.

## STAY ALERT & STAY SAFE

Awareness is your best defence against fraud. Stay informed, take precautions, and if in doubt, reach out to your credit union for advice. Protecting your finances starts with you!



# GREEN LOAN

Here we wanted to highlight what exactly our green loan can be used for by members. You might not be in the market for a full home retrofit but there's still jobs that can be done to reduce bills and make your home more sustainable.

This loan can be used for the following items and more:



**Solar Panels** – Installing solar panels helps you save on energy bills while reducing your carbon footprint, making your home more sustainable and environmentally friendly. Solar energy is a smart long-term investment for both your finances and the planet.

**Heat Pump** – Installing a heat pump improves energy efficiency by providing both heating and cooling while using significantly less electricity than traditional systems. It's an eco-friendly solution that reduces your carbon footprint and lowers your energy bills in the long run.



**Electric Bikes** – Buying an electric bike or cargo bike offers a cost-effective, eco-friendly way to commute while reducing your reliance on cars and public transport. With pedal assistance, you can travel longer distances with less effort, making cycling more accessible and enjoyable for all fitness levels.

**Home Car Charging Point** – Installing a home charge point for your electric car ensures convenient, faster charging while saving money compared to public chargers. It supports a more sustainable lifestyle by making EV ownership easier and more efficient.



This is a non-exhaustive list and we welcome members applications in this area that we would then assess. If you would like more details on what can be applied for within this loan category please contact us at [info@hsscu.ie](mailto:info@hsscu.ie)



SCAN QR CODE TO USE OUR  
GREEN LOAN CALCULATOR

## Apply For A Green Loan Today

Proud to have revamped our green loan offering recently.

We can help support you in making green or greener choices. It might be the purchase of solar panels, insulating your house, installing a charging point or an electric cargo bike. We're here for our members as they need us.

**Looking at making your green plans a reality? Talk to us today.**

Warning: 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.

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



# BIKE PUMP

At the start of the year we were delighted to present another heavy-duty bike pump to a workplace, this time to the National Maternity Hospital. This initiative marks another step in our commitment to supporting active travel at our members workplaces. The presentation was made by HSSCU Chairperson Damian McKeown to Gwen Connolly of the National Maternity Hospital.

With this latest installation, the total number of pumps supplied now stands at three, following previous installations at St. James's Hospital and University Hospital Limerick. We're proud to support our members and workplaces in such meaningful ways.

If there's a project or opportunity to get involved at your workplace please let us know and we'd be happy to discuss options.



# CHANGE CLOTHES

We're proud to support Change Clothes and their Community Closet initiative in Dublin. Recently we visited their offices to learn more about the incredible work they're doing. Change Clothes is your community-based clothing reuse hub, they are on a mission to prevent clothing waste at its source, tackling the problem locally. Through their work, they're proving that second-hand is not just good — it's grand!

HSSCU is supporting this particular initiative and by doing so it is assisting Change Clothes to provide essential clothing to those in need. They are doing this by partnering with housing services to set up 'free-to-take' clothing rails. This allows individuals to choose items based on their personal preferences and needs, ensuring dignity and empowerment.



**CHANGE CLOTHES**

Cheeky  
Monkeys (0-5)



Terrific  
Tigers (6-11)



Groovy  
Giraffes (12-15)



**One4all**  
Gift Cards

## Youth Zone

We hope you are enjoying  
the puzzles and quizzes.

### WORD-SEARCH

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

Can you find  
the hidden  
words?

Lion  
Bear  
Giraffe  
Monkey  
Zebra  
Leopard  
Kangaroo  
Tiger  
Panda  
Gorilla

## MOVIE COMPETITION

**WIN A €50 ONE4ALL VOUCHER,**  
by answering the question below:  
**Name the film above?**

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: **31/05/2025**

**Congratulations to Eimear Hayes who  
correctly answered the question from  
the last issue of Kredit. Eimear has  
WON A ONE4ALL VOUCHER**

## Draw your own Nature Scene!



Parents can share with us via social media

#hsscu @hsscu

Your children can be  
members too,  
**JOIN TODAY!**



## MEMBER PRIZE DRAW €20,000 WINNERS

February 2025: Mary Mongey Moore  
January 2025: Arlene Moore  
December 2024: Paul Carlyle  
November 2024: Danilo Del Pilar  
October 2024: Sanju Zacharia  
September 2024: Bernadette Flynn  
August 2024: Deborah Loughran

# Deposit Guarantee Scheme - Depositor Information Sheet

## Basic information about the protection of your eligible deposits:

**Eligible deposits in Health Services Staffs Credit Union Ltd are protected by:**

The Deposit Guarantee Scheme (DGS) (1)

**Limit of protection:**

€100,000 per depositor per credit institution (2)

**If you have more eligible deposits at the same credit institution:**

All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000(2)

**If you have a joint account with other person(s):**

The limit of €100,000 applies to each depositor separately (3)

**Reimbursement period in case of credit institution's failure:**

10 working days (4)

**Currency of reimbursement:**

Euro or, for branches of Irish Banks operating in another member state of the EEA, the currency of that member state.

**To contact Health Services Staffs Credit Union Ltd for enquiries relating to your account:**

Health Services Staffs Credit Union Ltd, 5 High Street, Christchurch, Dublin 8.

Tel: 01 6778648 Or : 0818 677 864

Email: [info@hsscu.ie](mailto:info@hsscu.ie)

**To contact the DGS for further information on compensation:**

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01F7X3

Tel: 0818 681 681

Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie)

## Additional information

**(1) Scheme responsible for the protection of your deposit**

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to €100,000.

**(2) General limit of protection**

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the Deposit Guarantee Scheme. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

**(3) Limit of protection for joint accounts**

In the case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for

**(3) Limit of protection for joint accounts (Continued)**

six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at [www.depositguarantee.ie](http://www.depositguarantee.ie)

**(4) Reimbursement**

The responsible Deposit Guarantee Scheme is: Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01F7X3. Tel: 0818 681 681 Email: [info@depositguarantee.ie](mailto:info@depositguarantee.ie) Website: [www.depositguarantee.ie](http://www.depositguarantee.ie)

**(4) Reimbursement (Continued)**

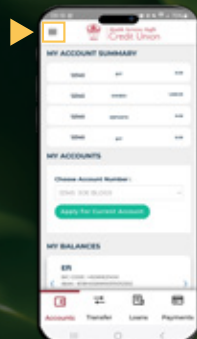
It will repay your eligible deposits (up to €100,000) within 7 working days from 1st January 2024 onwards, save where specific exceptions apply. Where the repayable amount cannot be made within 7 working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within 5 working days of a request. Access to the appropriate amount will be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.depositguarantee.ie](http://www.depositguarantee.ie)

**Other important information**

In general, all retail depositors and business are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

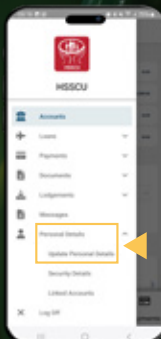
# E-STATEMENTS

## Switch to E-Statements in 3 Easy Steps



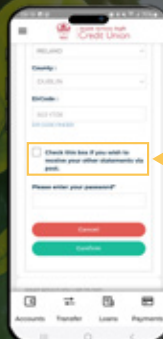
### Step 1

Access the menu by selecting the three bars, highlighted in the image.



### Step 2

- Select Personal Details
- Choose the option Update Personal Details



### Step 3

- Uncheck this box highlighted in yellow
- Enter your password
- Tap confirm

By doing this you will no longer receive a statement in the post. Don't forget that you can generate a statement instantly anytime you wish within your online area.

**Make the switch today and be in with a chance of winning:**

## PRIZE DRAW -

## 5 €200 CASH PRIZES TO BE WON

**Members who make the switch between the start of April and the end of May they will be entered into the competition.**

Simple make the change yourself in Online Services.



**Not using HSSCU's Online Services?  
Register for Online Services today!**



SCAN QR CODE

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Tel: 01 677 8648 Email: [info@hsscu.ie](mailto:info@hsscu.ie)



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

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