



18,845 MEMBERS

€101.8M LOAN BOOK

€174M ASSETS

Dear Member,

I hope you had a happy and peaceful Christmas.

2025 AGM

We held our AGM on 28th of November last in the Gresham Hotel, Dublin. It was well attended by members, both in person and online. I am pleased to report that Dubco Ireland earned a surplus of €1.26m for 2025. Once again, strong growth in lending saw loan interest income increase by almost 11%. I would like to thank our members for continuing to choose Dubco Ireland for their borrowing needs.

Why not start the new year with a fresh look at savings?

As we start 2026, I would encourage you to consider our savings products as an opportunity to earn a healthy return. We have two great value Notice Saver Accounts available, the 1.5% pa (1.5% AER) account has a 3-month notice period, and the 2% pa (2% AER) account has a 12-month notice period for withdrawing your funds. You can top up both accounts as you go, for example, from your payroll, as well as making once-off lodgements. If you have shares or a deposit with Dubco Ireland or another institution, you should consider these savings accounts for the excellent return they offer.

Member Insurance Benefits

In response to a query at our recent AGM regarding Death Benefit and LP/LS insurance, we agreed to include some information on the benefits to members of these services in our Newsletter. I hope you will find this information useful. If you have any queries or indeed would be interested in signing up for Death Benefit Insurance, please let us know and we would be happy to help.

Finally, all of us in Dubco Ireland wish you a very happy new year and many thanks for your continued support.

John Moran
CEO

PERSONAL LOAN UP TO €100K & HOME LOAN UP TO €350K *T&C'S APPLY

LOAN RATES

PRODUCT	TYPE	EXAMPLES	TERM (years)	MIN/MAX TERM (years)	LOAN AMOUNT	REPAYMENT (per Week)	RATE %	APR** %
Personal Loan	Standard	Holiday to Spain	1 year	1-10 years	€7,000	€141.00	8.57%	8.91%
	Standard	Holiday to Disney	3 years	1-10 years	€12,000	€87.00	8.57%	8.91%
Car Loan	Green	TESLA Model 3	10 years	5-10 years	€60,000	€153.00	5.97%	6.14%
	Green	Dacia Jogger	10 years	5-10 years	€25,000	€64.00	5.97%	6.14%
	Standard	Toyota Corolla	7 years	5-7 years	€22,000	€76.00	6.97%	7.20%
	Standard	Renault Clio	7 years	5-7 years	€7,000	€24.00	6.97%	7.20%
Home Improvement Loan	Green	Retrofit & Upgrade	10 years	5-10 years	€50,000	€131.00	6.57%	6.77%
	Standard	Fitted Kitchen	10 years	5-10 years	€15,000	€41.00	7.57%	7.84%
	Standard	Kitchen Extension	10 years	5-10 years	€70,000	€192.00	7.57%	7.84%
Education Loan	Standard	Annual Education Fees	1 year	1-10 years	€5,000	€99.00	5.57%	5.71%
	Standard	3 years College Fees	10 years	1-10 years	€30,000	€75.00	5.57%	5.71%
Covered Loan (Savings higher than loan)	Standard	Several Purposes	5 years	1-10 years	€10,000	€44.00	5.47%	5.61%
Home Loan	Secured	Loan to Value < 50%	35 years	10-35 years	€200,000	€187.67	3.40%	3.45% (APRC%)**
	Secured	Loan to Value < 80%	35 years	10-35 years	€350,000	€337.73	3.60%	3.66% (APRC%)**
Business Loan	Green	Green Business Improvement	10 years	1-10 years	€35,000	€89.00	5.97%	6.14%
	Standard	Business Loan	10 years	1-10 years	€15,000	€40.00	6.97%	7.20%
Income Tax Plus Loan	Standard	Tax Return	1 year	1 year	€20,000	€398.00	6.97%	7.20%

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.

**APR (Annual Percentage Rate) included is based on the examples provided. **APRC (Annual Percentage Rate of Charge) included is based on the examples provided. Lending criteria, terms & conditions apply. Interest rates quoted are variable. Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland.

START SAVING IN 2026 WITH DUBCO IRELAND

For more information visit www.dubcoireland.ie/services/savings



3 MONTH 1.5% NOTICE SAVER ACCOUNT

Earn 1.5% gross per annum
3 months notice period applies*

12 MONTH 2% NOTICE SAVER ACCOUNT

Earn 2% gross per annum
12 months notice period applies*





Member Insurance Benefits

At Dubco Ireland we're committed to financial inclusion, for that reason we offer protection products that serve real needs and strengthen community resilience in the process. We believe it's important that members, regardless of age or income, can access low and no cost coverage through mutual, non-profit schemes.

What coverage is available to members?



1. Death Benefit Insurance (DBI)

DBI is a mutual, low-cost protection scheme designed to support members and their families during times of loss. Members are entitled to avail of DBI if:

- they have joined the credit union before age 71 in good health or while actively and regularly carrying out their normal occupation or duties and,
- they continue to be a member of the credit union, keep up to date with premium payments (currently €4 per month for members over age 16, raising to €4.20 from February 2026, and €0.25 monthly for juvenile members), and maintain the minimum amount of €5.00 savings in their account.

A member can opt into the DBI scheme upon joining the Credit Union, with consent built into the membership application form or alternatively, a member who declined to opt in on joining may opt in later, prior to their 71st birthday, by completing a DBI application form.

DBI provides €3,250 to help offset funeral expenses and is paid directly to your nominee.



2. Loan Protection Insurance

Loan protection insurance is provided to members at no cost. As a member-owned cooperative we believe that providing this insurance as a benefit to borrowing with us is an important way to demonstrate our commitment to financial inclusion. Loan protection insurance will discharge an eligible member's loan liability existing at the time of death provided that the member met certain terms and conditions at time of loan issue as outlined in the cover limits and pre-existing health condition limitations.

Cover Limits

- Up to €75,000 per member (up to age 69)
- Up to €30,000 for members aged 70-79
- Cover ends at age 80

Loan protection applies in full to members who are:

- Working (including unemployed but capable of working)
- Homemakers (actively managing household duties)
- Retired (provided retirement wasn't due to ill health)

If a member does not fall into one of these categories, cover is limited to a maximum of €5,000.

Medical Condition Limitation

If a member dies within six months of taking out a loan and had been diagnosed or treated for a medical condition in the six months prior to drawdown, the loan may not be covered but only if the death results from that condition and applies to the loan amount drawn during that period. With respect to savings, lodgements /savings made in the 6 months prior to a member's death are not insured if a pre-existing condition applies; previously this applied to all savings lodged since last in good health.



3. Life Savings Insurance

Life savings insurance is also provided to members at no cost. No application is required for this insurance; eligible members are automatically enrolled at no cost. Life savings insurance:

- Pays an **additional sum on top of your savings**, based on deposits made before age 70.
- Benefit is linked to the **amount and timing of savings**.
- Is paid directly to your **nominee** subject to account balances.

How Life Savings Insurance Works

The amount payable is linked to the value of your savings (shares) and your age when the savings were lodged, subject to a pre-existing health condition limitation. The maximum insurance benefit is €13,000, and coverage is applied as follows:

Age when Savings are Lodged	Level of Cover	Value of Insurance Benefit* subject to overall maximum of €13,000
0 – 6 months	25% of savings	For every €1 saved, the nominee will receive an additional €0.25 in Life Savings Insurance
6 months – 54 years	100% of savings	For every €1 saved, the nominee will receive an additional €1 in Life Savings Insurance
55 – 59 years	75% of savings	For every €1 saved, the nominee will receive an additional €0.75 in Life Savings Insurance
60 – 64 years	50% of savings	For every €1 saved, the nominee will receive an additional €0.50 in Life Savings Insurance
65 – 69 years	25% of savings	For every €1 saved, the nominee will receive an additional €0.25 in Life Savings Insurance

Once earned, the insurance cover remains in place as long as the corresponding savings are not withdrawn.

Who is a Nominee?

A **nominee** is the person you officially designate to receive your insurance benefits and savings in the event of your death.

- You choose your nominee when joining the credit union.
- This can be a family member, friend, or other important individual in your life.
- It's important to keep your nominee details **up to date** with Dubco Ireland.
- We advise you review your nominee in the event your personal circumstances change, (particularly) marriage, divorce or separation. Please note, a nomination is revoked by subsequent marriage but not by divorce / separation.
- If you wish to check your nominee, you can do so by contacting our member service team on 01-8870400. You can also download a new Nomination form from our website.

When a member passes away, benefits and savings are paid directly to the person they have nominated. This process is **outside of probate or any will, subject to a maximum of the release of €27,000**, meaning funds can be released quickly and without legal delays.

Why These Benefits Matter

- Peace of mind** for you and your loved ones.
- Debt-free legacy**: loans are cleared automatically.
- Enhanced savings**: your contributions grow into a larger benefit for your nominee.

Frequently Asked Questions

Q: Why does Dubco Ireland offer Death Benefit Insurance (DBI) as an opt-in scheme?

A: DBI is designed to give members choice and flexibility. By opting in before your 71st birthday, you can access low-cost cover that provides immediate support for funeral costs and other expenses. It's part of our commitment to financial inclusion – ensuring members can access affordable protection when it matters most.

Q: How is the monthly DBI premium decided?

A: The premium is reviewed annually by the Board of Directors and approved by members at our AGM. This democratic process ensures transparency and fairness. For example, members agreed that the premium will increase slightly to €4.20 per month from February 2026, keeping the scheme sustainable while still affordable.

Q: Where is the DBI benefit paid?

A: The €3,250 benefit is paid directly into the deceased member's Dubco Ireland account. From there, it is released in line with the member's nomination or will, if there is no nomination in place. This ensures funds are available quickly, without unnecessary delays.

Q: What makes Life Savings Insurance different from DBI?

A: Life Savings Insurance is automatic and provided at no cost to members – it rewards members for building their savings. DBI, by contrast, is an opt-in scheme with a small monthly premium. Together, they complement each other: DBI helps with immediate costs, while Life Savings Insurance enhances your savings legacy.

Q: Why are age categories important in Life Savings Insurance?

A: The age when you lodge savings determines the level of cover. Younger deposits earn higher insurance value, while deposits made closer to age 70 earn proportionally less. This structure encourages members to save early and consistently, building resilience for themselves and their families.

Q: How does Loan Protection Insurance reflect Dubco Ireland's values?

A: Loan Protection is provided at no cost to members because we believe borrowing should never burden families in times of loss. By clearing eligible loans, we ensure members help where possible to leave behind a debt-free legacy. It's a practical way of living our values of community care and financial fairness.

Q: What happens if I don't meet the eligibility criteria for full Loan Protection?

A: Members who don't fall into the categories of working, homemaker, or retired (due to good health) may still be covered, but the benefit may be limited to €5,000 and this would be subject to PCL – Pre-existing Condition Limitation criteria.

Q: How does insurance work on a joint account?

A: For Life Savings Insurance and Death Benefit Insurance, cover applies only to the first named member on the account, subject to overall maximums. For Loan Protection Insurance, both members are insured if they meet the eligibility criteria. If you also hold a separate account in your sole name, you can only be included in the DBI scheme once.

Q: What happens to a joint account on the death of one member?

A: If a joint account holder dies, the account must be closed. The surviving member can open a new single account, and any funds – including funds held in budget accounts – can be transferred over.

Q: What happens if there is more than €27,000 in the account?

A: By law, the maximum amount that can pass directly under a nomination is €27,000. Any balance above this limit becomes part of the deceased member's estate and will need to go through probate before it can be released. This ensures compliance with statutory rules while still giving nominees fast access to the first €27,000.

Q: How does my nominee access the account and insurance benefits in the event of my death?

A: We recommend that your nominee contact our Member Services team on 01-8870400 to arrange an appointment. To release funds, they will need to bring:

- Photographic Identification (a current valid passport, drivers' licence or EU National Identity Card)
- Interim or full death certificate
- A copy of the Will (if there is one)

Once a full death certificate is received, the credit union will process any insurance claim for benefits the member was entitled to. When the insurance is paid into the member's account, we will contact the nominee to release funds up to the statutory maximum of €27,000.

Useful links & Contacts

The Probate Office:

<https://www.probate.ie/probate/>
Address:
The Probate Office
1st Floor Phoenix House
Phoenix Street North
Smithfield
Dublin 7
Telephone: 01 888 6728

Registering a death:

<https://www2.hse.ie/services/births-deaths-and-marriages/registering-a-birth-death-or-marriage/how-to-register-a-death-in-ireland.html>

Citizens Advice:

https://www.citizensinformation.ie/en/death/money_matters_after_a_death/money_matters_after_a_death.html

NEW CAR IN 2026!

Electric & Hybrid Car Loan

Standard Car Loan

		
Borrow €40,000	10 Years	€102 €102
Loan Amount	Repayment Term	Weekly Repayment

	
Borrow €25,000	7 Years €87

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CHRISTMAS VAULT

We all know that Christmas can be an expensive time but with our New **Christmas Vault Account** you can plan ahead, start saving early in the year by putting money aside and make a difference come the big day.

HOW TO OPEN AN ACCOUNT: Phone the office on 01 8870 400 & dial 7.

Email info@dubcoireland.ie or call into our offices.

"IT MAKES CENTS" DON'T DELAY, DO IT TODAY, CHRISTMAS 2026 IS COMING!



HOME LOANS UP TO €350K

Did you know we provide Home Loans up to €350,000 with a term of up to 35 years, rates from 3.40% (3.45% APRC). It's so easy to apply for a Home Loan with Dubco Ireland and our rates are very competitive.

Our Home Loans are available to purchase a property as your principle private residence or if you are considering switching from your current mortgage provider, Call us on (01) 887 0400 & dial 2 and ask to speak to our Home Loan Officer or visit our website to calculate what your repayments would be. We also provide home loans for the Tenant Purchase Scheme. With Dubco Ireland, you won't just get a house, you'll get a home.

*The APRC (Annual Percentage Rate of Charge) included is an example only; all APRC examples are based on €200,000 over a period of 300 months. 1st legal charge as security will be required.

3.40%
Interest rates from
(3.45% APRC*)

Repayment terms up to
35 Years



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.

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..... Ask an adult to help with the cutting

To be in with a chance of winning

€50, €30, €20 or €15

answer the questions then post or email them to:

Dubco Ireland Credit Union Limited,

Little Green Street, Dublin 7

or info@dubcoireland.ie

.....
Winners will be picked at random from all the correct entries received by close of business on Friday 27th of March 2026.

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

What is the name of the fairy in Peter Pan?

- a) Elsa
- b) Tinkerbell
- c) Robin

Question 2

What is the largest mammal in the world?

- a) Whale
- b) Elephant
- c) Giraffe

Question 3

What country is home to the Kangaroo?

- a) India
- b) Brazil
- c) Australia



WINNERS CORNER!

Prizes	October	November	December
€16,000	Lorna Keegan	David O'Mahony	Martin McDonagh
€4,000	Maria Teeling	Joseph Little	Nicole Martin
€1,000	Elizabeth Fowler Yvonne Patterson Mary Cleary Sharon Griffin Joan Byrne Eileen Brady Dominick Nolan Angela Power Terence Royle Jnr Liam Nolan Tony Kennedy Geraldine Montgomery	Robert McCarthy Jr Peter Blanch Brendan Dawson Kevin Forman Michael Comerford Fiona M Cooper Andrew Joyce Frank Mackey Theresa Burke Bernadette Flood Adam Horrigan Jacqueline Lambert	Eric Brennan John Delaney Daniel Lowe Karen Ann Brierty Karen Murphy Josephine Friel Helen Healy Leonard & Aoife Stokes Elizabeth Andrews Tony Kieran Robert Wilson Mark Allen
€500	Shauna Bradley Martina Harrington Niall Farrell Joan Casey Martin Cannon Sean Power Robert Farrell William Nugent	Liam Hynes Elizabeth Waldron Louise Heeney Adrian Hanna Ursula Reddin Aine Coppinger Dermot Hughes Thomas & Katherine Hogan	Joyce Kenny Christopher Reilly Dermot Ryan Paul O'Reilly Anthony Murray Sean Gallagher Mary Mooney Mark Dowling

12 DAYS OF CHRISTMAS DRAW WINNERS

1	Noel Doran	€6,000	Champagne
2	Pamela Kelly	€5,000	Riveria Pack & Chocolates
3	Stephen Mc Stay	€4,000	Riveria Pack & Chocolates
4	Patrick Leonard	€3,000	Riveria Pack & Chocolates
5	Michelle Sonmez	€2,500	Riveria Pack & Chocolates
6	Owen Martin	€2,000	Riveria Pack & Chocolates
7	Martin O'Connor	€1,500	Hamper
8	Annalie Woods	€1,000	Hamper
9	Terry Byron	€1,000	Hamper
10	Anonymous	€1,000	Hamper
11	Susan Ball	€1,000	Hamper
12	Christopher Boylan	€1,000	Hamper

OCTOBER KIDS COMPETITION WINNERS!

€50 - Robyn Egan
€30 - Amelia Gaffney
€20 - Grace Yuan McGrath
€15 - Kylo Rogers

MATTHEW DAWSON BURSARY WINNERS

Rachel Flynn, Swords, Co Dublin
Sarah Bissett, Raheny, Dublin 5
Abby Connolly, Luttrell Hall, Dunboyne
Lydia Hession, Louisa Valley, Leixlip
Daniel Barry, Firhouse, Dublin 24



Stressed about managing your monthly bills?

Use our budget billpay facility!

Spread your bill payments evenly across the year.

Example - John & Mary - married couple

		Total for year
Electricity & Heating	€700 bi-monthly	€4,200
Broadband & TV	€100 monthly	€1,200
House Insurance	€600 - January	€600
Car Insurance	€750 - June	€750
Mortgage payments	€650 monthly	€7,800
Gym membership	€450 - June	€450
Mobile phone bills	€50 monthly	€600

Payments to Dubco Ireland - John & Mary can choose:
(by EFT, DD or payroll deduction)

€15,600

Weekly

€300

or Fortnightly

€600

or Monthly

€1,300

How Dubco Ireland can contribute:

- Dubco Ireland pays John & Mary's bills above, as they fall due
- If a bill is higher, John & Mary can avail of the budget overdraft*

What John & Mary must do

- Open a budget billpay account - a BIC and IBAN will be issued
- Instruct bill provider to take payment from new BIC & IBAN
- Provider then takes the money from budget billpay account
- Set up the agreed regular funds transfer into Dubco Ireland
- Apply for overdraft if required*
- Ensure overdraft cleared at each annual billpay renewal date

All of this
for €3
monthly
maximum



Vishing Scam

You may be CONTACTED VIA TELEPHONE regarding 'suspicious transactions' on 'your account'.

DO NOT follow the instructions - just hang up!

WARNING - BE AWARE OF FRAUD

PLEASE REMEMBER

NEVER share your personal details, security codes or PINs with anyone.

DO NOT CLICK on links from unsolicited text messages.



SMS Scam

Your Credit Union will NEVER EVER request you to click on a link in a SMS to update your details.

Delete this message IMMEDIATELY and review your Current Account

Card Services 24/7 support available on +353 1 6933333

DUBCO IRELAND AGM 2025

The 47th Annual General Meeting of Dubco Ireland Credit Union Limited took place in the Gresham Hotel, in Dublin city centre, last Friday 28th November 2025 at 6:00pm.

The event was very well attended in person as well as being available for members to dial in online. We are pleased to report that Dubco Ireland Credit Union has had a positive year with strong growth in both lending and membership. Once again, we earned a surplus and continued to make service improvements for our members. Over 1,215 new members joined Dubco Ireland in the year. Both new and existing members are essential for the long-term growth of our Credit Union and this growth in membership bodes well for our long-term viability. We are pleased to report that Dubco Ireland earned a surplus of €1.26m for the 2025 financial year.



Dubco Ireland will be supporting Bowel Cancer Awareness Month in April 2026

Bowel Cancer is also known as Colorectal cancer. According to the National Cancer Registry of Ireland (NCRI) report, it is the second most common cancer in men in Ireland and the third most common cancer in women.

Dubco Ireland will be supporting the Marie Keating Foundation through their #NoRegrets Campaign urging the public to get to know bowel cancer's signs and symptoms, to speak to their GP if they notice a change in their bathroom habits and avail of their free FIT test from Bowel Screen if aged over 59.

Crucially, they are also urging the public not to wait until they reach screening age to be aware of their bowel health, listen to their body and get checked if they have any concerns. For more information, please go to www.mariekating.ie/noregrets and watch out for updates from Dubco Ireland on our social media channels.



DOWNLOAD OUR APP AND BECOME A MEMBER ONLINE

Tell your extended family and colleagues to visit the App Store or Play Store to download our app and sign up online today in less than 5 minutes!

The benefits of joining through the Dubco Ireland banking app:

- Join from anywhere in the world
- Become a full member in under 5 minutes
- Securely upload ID documents
- Instant access to the Dubco Ireland banking app



If you're over 16
scan here to become
a member through
our mobile
banking app today!



For Juvenile & Joint Accounts visit www.dubcoireland.ie
to become a member online today!