JANUARY 2025

MEMBERS NEWS

DUBCO IRELAND CREDIT UNION

INCORPORATING THE FORMER CREDIT UNIONS MOPI, CO-CO & IRISH DENTAL

Fast. Simple. Friendly.

Main Office:
2-3 Little Green Street
Dublin 7
D07 KC82

Sub Office: (Mondelez employees only)
Malahide Road
Coolock
Dublin 5

T: (01) 887 0400
E: info@dubcoireland.ie
W: www.dubcoireland.ie

17,946 MEMBERS | €91.7M LOAN BOOK | €165M ASSETS

Dear Member,

We hope you had a happy and peaceful Christmas.

AGM
We held our AGM on 13th December last. We were delighted to report a surplus of €1.03m for 2024, which enabled us to pay a dividend of 0.25%.

Review of 2024
2024 was another successful year, with our loan book standing at €91.7m at the time of writing. Lending growth was strong over the last year, and our loan book increased from €77.8m to €89.5m, an increase of 15%.

Volunteering
As we start 2025, I want to remind you that we are always looking for volunteers in Dubco Ireland. Volunteering can give you the opportunity to gain valuable experience while building life-long connections with like-minded people in our community.

In return for volunteering, credit union volunteers are afforded the opportunity to;

- Become responsible for directing the affairs of a business serving our community
- Gain new skills and experience with a professional financial services provider
- Enhance personal development through targeted training programmes
- Increase career prospects by adding a valuable achievement to your CV

If you are interested in exploring this further, please contact the office for more information.

Good News for Savers
On the savings front, we have two new great value Notice Saver Accounts available to members looking to earn a healthy return on their savings. 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 one-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 you could earn. For more information please visit our website at www.dubcoireland.ie/savings or speak to a team member.

May I wish all our members, volunteers, staff and your families, a very happy, healthy and prosperous 2025.

John Moran
Acting 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	€140.13	7.97%	8.27%
	Standard	Holiday to Disney	3 years	1-10 years	€12,000	€86.51	7.97%	8.27%
Car Loan	Green	TESLA Model 3	10 years	5-10 years	€60,000	€146.36	4.97%	5.08%
	Green	Dacia Jogger	10 years	5-10 years	€25,000	€60.98	4.97%	5.08%
	Standard	Toyota Corolla	7 years	5-7 years	€22,000	€73.93	5.97%	6.14%
	Standard	Renault Clio	7 years	5-7 years	€7,000	€23.52	5.97%	6.14%
Home Improvement Loan	Green	Retrofit & Upgrade	10 years	5-10 years	€50,000	€124.78	5.47%	5.62%
	Standard	Fitted Kitchen	10 years	5-10 years	€15,000	€39.56	6.70%	6.91%
	Standard	Kitchen Extension	10 years	5-10 years	€70,000	€184.61	6.70%	6.91%
Education Loan	Standard	Annual Education Fees	1 year	1-10 years	€5,000	€98.25	4.27%	4.36%
	Standard	3 years College Fees	10 years	1-10 years	€30,000	€70.86	4.27%	4.36%
Covered Loan (Savings higher than loan)	Standard	Several Purposes	5 years	1-10 years	€10,000	€43.44	4.97%	5.08%
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	€87.35	5.47%	5.62%
	Standard	Business Loan	10 years	1-10 years	€15,000	€38.29	5.97%	6.14%
Income Tax Plus Loan	Standard	Tax Return	1 year	1 year	€20,000	€396.39	5.97%	6.14%

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.

Free
Loan Protection**
7.97%
(8.27% APR*)

Borrow €3,000	1 Year	€60.06
Loan Amount	Repayment Term	Weekly Repayment

Low Rate Holiday Loans
7.97% (8.27% APR)
To apply for a **Holiday Loan**, call us on (01) 887 0400 & dial 2 for loan enquiries

Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland.

NEW CAR IN 2025!

Electric & Hybrid Car Loan

Free
Loan Protection**
4.97%
(5.08% APR*)

Borrow €40,000	10 Years	€97.58
Loan Amount	Repayment Term	Weekly Repayment

Standard Car Loan

Free
Loan Protection**
5.97%
(6.14% APR*)

Borrow €25,000	7 Years	€84.01
Loan Amount	Repayment Term	Weekly Repayment

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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 2025 IS COMING!

HOME LOANS UP TO €350K

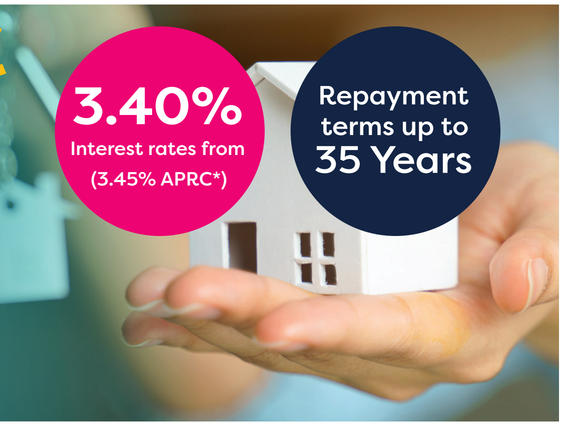
Did you know we provide Home Loans up to €350,000 with a term of up to 35 years, rates from 3.40% (3.45% APRC). It's so easy to apply for a Home Loan with Dubco Ireland and our rates are very competitive.

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

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

What country is known for its great wall?

a) China
b) Australia
c) India

Question 2

What colour suit does Santa wear?

a) Green
b) Red
c) Orange

Question 3

Which Moana Disney character sings the song "Shiny"?

a) Maui
b) Hei Hei the Roaster
c) Tamatoa

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 the 21st of March 2025.**

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

MONEY DOESN'T **GROW** ON TREES IT DOES IN DUBCO IRELAND'S

3 MONTH

1.5%

NOTICE SAVER

ACCOUNT

Earn **1.5%** gross per annum

3 months notice period applies*

or

12 MONTH

2%

NOTICE SAVER

ACCOUNT

Earn **2%** gross per annum

12 months notice period applies*

Dubco Ireland **3 MONTH NOTICE SAVER**

For members looking for a short-term savings option with a competitive interest rate and moderate liquidity.

Earn a total of 1.5% (1.5% AER) annually!*

Interest Rate: 1.5% gross per annum subject to DIRT*

Minimum Balance: €100

Maximum Balance: €75,000

Dubco Ireland **12 MONTH NOTICE SAVER**

For members looking for a higher interest rate and willing to commit to a longer notice period for larger savings goals.

Earn a total of 2% (2% AER) annually!

Interest Rate: 2% gross per annum subject to DIRT*

Minimum Balance: €500

Maximum Balance: €75,000

*The 3 month notice saver and the 12 month notice saver accounts are subject to DIRT at the prevailing rate. Rates are variable and will be reviewed annually. Please see terms & conditions for details available at www.dubcoireland.ie/savings
Variable Interest Rate is calculated daily and credited to the account on a quarterly basis.

HOW TO **APPLY**

Don't delay contacting Dubco Ireland today to get your savings growing with us!

Enquiries by email to: savings@dubcoireland.ie

Call us on **01 887 0400** or visit

www.dubcoireland.ie/savings

Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland.

Scan for Details

WINNERS CORNER!

Prizes	October	November	December
€16,000	Sarah Carroll	Sheila Duffy	William Kennedy
€4,000	Fiona Daly	Carol Walsh	John Dwyer
€1,000	David Hughes David Curran (jnr) Martin Coughlan Desmond Hussey Christine Tobin Mary Joyce Paul Lennon Anthony McGuinness Patrick Gillespie Simon Brock Ann Marie Scully Louise Power	Natalie O'Driscoll David Forde Brendan Sullivan Margaret Hogan John Brown Antoinette Madden Richard Delaney Elaine Doyle Carol Smith Audrey Moran Dominic Nolan Phyllis Doherty	Kevin Weldridge Mary Murphy Paul Groves Alan Byrne Simon Healy Francis & Jacynta Sage Anthony O'Callaghan Brian O'Connell Christopher Healy Karina Fowler Paul Delany Michael Finglas
€500	Michael Mann Marie Walsh Noreen Ryan Patrick Keane William O'Leary Vincent Stewart Noel Stapleton Francis Roche	Paul Byrne Bineyam Buzayehu Margaret Cummins Anna Hobbs Elaine Kelly Gary McDonagh Patrick Mahon Daniel Corr	Joseph Byrne Edward Devereux Marion Mooney Deborah Kenny Noel Wallace Satvinder Singh Noel Jackson Shannon Whelan

PRIZE WINNER KATRINA BOURKE, SNA, BALLYHASS NS IN CORK

OCTOBER 2024 KIDS COMPETITION WINNERS!

€50 Kyle Tobin
€30 Claudia Neary
€20 Tadhg Daly
€15 Dylan Tighe

JOIN & WIN €250

Every new member is entered into a draw to win €250 during the financial year.

The lucky winner for 2024 is Vanessa Leavy.

12 DAYS OF CHRISTMAS DRAW WINNERS

1. €6,000, Champagne & chocolates
Eileen Burke

2. €4,500, Red /White wine & chocolates
James O'Brien

3. €3,500, Red / White wine & chocolates
Denis Finnerty

4. €2,500, Red / White wine & chocolates
Anne O'Neill

5. €2,000, Red / White wine & chocolates
Robert Gallagher

6. €1,500 & Luxury Hamper
Ailbhe Sheridan

7. €1,000 & Luxury Hamper
Glenn Fitzgerald

8. €1,000 & Luxury Hamper
Gavin Ivory

9. €1,000 & Luxury Hamper
Jeremiah Byrne

10. €1,000 & Luxury Hamper
Gerard Holmes

11. €1,000 & Luxury Hamper
Kathleen Farrell

12. €1,000 & Luxury Hamper
Christopher Cullen

DFB UKRAINE HUMANITARIAN RELIEF INITIATIVE

On the 11th November 2024 a convoy of 13 4x4 jeeps and 1 ambulance set off for Ukraine. The drive took approximately 5 days, driving for 9 hours each day. This was the second undertaking by Jim Sargent and Ken Brady both Dublin Fire Brigade Officers, and 2 other DFB colleagues Paddy Feehan and John McCrory.

All vehicles which were bought and paid for through donations, where driven to Ukraine filled with aid which included medical dressings, defibrillators, wheel-chairs , walking frames, crutches, stretchers, lighting, fire-fighting ppe and equipment, winter clothes and much needed generators (28 in total).

All vehicles were handed over in Ukraine for use in transportation of casualty's from front line areas to hospitals. The volunteers, 28 in total then flew home after being bused back to Krakow in Poland. A proposed 3d trip is planned for in late spring. Dubco Ireland supported this initiative led by Jim Sargent and Ken Brady of the DFB. We congratulate them on their efforts to help the people of Ukraine.

MATTHEW DAWSON BURSARY FUND 2024

The Matthew Dawson was setup with the intention of helping support members who wanted to to advance their education. Dubco Ireland have had the bursary in place for many years and it has helped countless young members go to third level education.

We congratulate 2024 recipients of the bursary who include:

1. Callum Skelly, Clondalkin, Dublin 22
2. Laoise Gunning, Balgriffin, Dublin 13
3. Eoin Guckian, Drumshanbo, Co Leitrim

Follow us on Social Media

Follow us on social media for regular news updates and plenty of prize draws for members who like, share & comment. We love to hear from you so get involved & you might be our next winner!

Dubco Ireland is now on TikTok!

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 - John & Mary	€750 - June	€750
Mortgage payments	€650 monthly	€7,800
Gym membership	€450 - June	€450
Mobile phone bills	€50 monthly	€600
		€15,600

Payments to Dubco Ireland - John & Mary can choose:		
	Weekly	€300
(by EFT, DD or payroll deduction)	or Fortnightly	€600
	or Monthly	€1,300

How Dubco Ireland can help:

- 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

1. Open budget billpay account - a BIC and IBAN will be issued
2. Instruct bill provider to take payment from new BIC & IBAN

   Provider then takes the money from budget billpay account
3. Set up the agreed regular funds transfer into Dubco Ireland
4. Apply for overdraft if required*
5. Ensure overdraft cleared at each annual billpay renewal date

All of the above for €3 monthly maximum

*Subject to terms & conditions, Maximum €3,000.

LOOKING FOR INSTANT ACCESS TO YOUR MONEY?

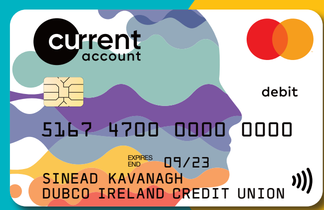
WHY NOT TRY OUR CURRENT ACCOUNT & DEBIT CARD

Current Account, provided by Dubco Ireland, gives you a real choice for your day-to-day financial needs. With instant access to your money through a Mastercard® Debit Card, a secure app and online portal, and mobile functionality, you can pay your bills, withdraw cash and pay at point of sale, anywhere in the world.

Some Features & Benefits:

- Easy to sign up
- Transparent Fees
- Overdraft for unexpected expenses
- Same friendly service you expect from Dubco Ireland
- Globally accepted Mastercard Debit Card
- Use in-store, online or at ATMs
- Contactless payments
- Mobile App, eStatements and eFee Advices
- Secure online shopping

  24/7 support for lost/stolen debit cards



Scan here for more information

How can you sign up?

- Apply online through your online banking
- Drop in to our Little Green Street office and a member of staff will arrange your account set up at the counter.
- Call the office on 01 887 0400 and speak to a staff member.

Current Account is a full-service current account, brought to you by Dubco Ireland. It's more local, more trustworthy, and has our commitment to a sensible approach to money.

With low and transparent fees, it's more of what you would expect from Dubco Ireland Credit Union.

INTRODUCE & EARN €50 NOW!

Introduce a colleague or family member to Dubco Ireland and we lodge €50 to your account.

T&C's apply.

Post or mail it to Dubco Ireland.

Join Today

Introducing Member:

Name:

Account No:

Mobile:

Proposed New Member:

Name:

Mobile:

ALL FAMILY MEMBERS WELCOME TO JOIN

Join Today

APPLY FOR A LOAN WITHOUT LEAVING YOUR HOME!

You can now apply for and draw down a Dubco Ireland loan from the comfort of your home in 4 easy steps!

STEP 1: Apply for your loan online

STEP 2: Loan approved within 24 hours!

STEP 3: Sign for your loan online

STEP 4: We'll transfer your loan to your bank!

To find out more about this great service, scan here

Borrow Today

Join Today

YOU CAN JOIN MORE THAN ONE CREDIT UNION

OUR NEW SAVINGS CAP IS NOW €100,000

OPEN BANKING

Open Banking also known as Account Information Service (AIS) is a secure and safe way of sharing your bank account information with Dubco Ireland which will result in faster loan decisions.

Make Borrowing with Dubco Ireland Fast, Simple & Friendly!

- **Simple:** Share your statements online with a couple of clicks with no need to order directly from your bank.
- **Secure:** Your bank account login details are NEVER shared with any third parties including Dubco Ireland.
- **Fast:** Instant access to your statements, enhancing your loan application process will result in faster loan decisions.

To avail of this service, call us on **(01) 887 0400** & dial 2 or visit our website on **www.dubcoireland.ie/ais**.

WHAT CAN YOU GET FOR €100 PER WEEK AT DUBCO IRELAND?

LOAN	TYPE	1 YEAR	3 YEARS	5 YEARS	7 YEARS	10 YEARS	RATE %	APR %
Personal Loan	Standard	€4,998	€13,930	€21,679	€28,465	€37,200	7.97%	8.27%
Car Loan	Standard	N/A	N/A	€22,624	€30,113	N/A	5.97%	6.14%
	Green	N/A	N/A	€23,125	€31,010	€41,663	4.97%	5.08%
Home Improvement Loan	Standard	N/A	N/A	€22,265	€29,490	€38,966	6.70%	6.91%
	Green	N/A	N/A	N/A	€30,555	€40,846	5.47%	5.62%
Education Loan	Standard	€5,090	€14,659	€23,492	€31,671	€42,863	4.27%	4.36%
Covered Loan (Savings higher than loan)	Standard	€5,072	€14,515	€23,125	€31,010	€41,663	4.97%	5.08%
Business Loan	Standard	N/A	€14,315	€22,624	€30,113	€40,061	5.97%	6.14%
	Green	N/A	€14,414	€22,872	€30,555	€40,846	5.47%	5.62%
Income Tax Plus Loan	Standard	€5,047	N/A	N/A	N/A	N/A	5.97%	6.14%

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DOWNLOAD OUR APP AND BECOME A MEMBER ONLNE

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!

Download on the App Store

GET IT ON Google Play

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

2024 HIGHLIGHTS

DUBCO IRELAND CREDIT UNION

Surplus generated for members of €1.03m

Loan interest income **up** from €4.6m in 2023 to **€5.2m in 2024**

Investment income for **2024** was **€1.2m**, **up** from €951k in 2023

A **dividend** of **0.25%** on share balances approved at our AGM on December 13th 2024

A strong year for lending - new loan issues in 2024 were **€38m** up from €34m in 2023

Home loan lending

in 2024 almost doubled to **c. €4m** from 2023 levels

Member Savings

€131,187,744 in 2024, an increase of 5% on 2023

ESG Strategy

Employee Financial Wellness Programme
Hybrid Electric Car Loans
Green Home Improvement Loans
SME Green Business Loans

Loan book increased to **€89.5m** 15% increase on 2023 and stands at **55%** of total assets which is almost double the equivalent for the credit union sector generally

Launch of New Savings Accounts

3 MONTH	12 MONTH
1.5% NOTICE SAVER ACCOUNT (1.5% AER)	2% NOTICE SAVER ACCOUNT (2% AER)

*Subject to DIRT. *Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland.

Sponsorship, Charities & Bursaries - **€40K**

1,351 new members joined in 2024, bringing total membership to **17,721** on 30th September 2024

From its original base in Dublin City Council, Dubco Ireland is now **actively engaging with most councils and municipal authorities** in Ireland. Dubco Ireland is also the Credit Union for Special Needs Assistants (SNAs), all non-teaching educational staff and everyone working in the dental sector. Dubco Ireland can service its nationwide members **online** or on the **phone**.

Dubco Ireland is now the credit union for the fast-moving consumer goods (**FMCG**) sector in Ireland. We are actively working on a number of initiatives with employers/organisations in FMCG to offer our services to their staff.

Dubco Ireland members can avail of our **current account** and **Mastercard debit card**, **mobile and online banking** and **insurances**. Above all, we offer class **leading interest rates** for home, personal, car and home improvement loans that members love!

Total No. of Loans Issued 5,243 in 2024 (Oct 1st 2023 to Sept 30th 2024). This is a 7% increase on 2023.

Member Prize Draw €479K paid out to **297** lucky winners

2024 Dubco Ireland launches Green Business Loan with CSNA funding reverse vending machines as part of the Government's Deposit Return Scheme.

CSNA convenience stores & newsagents association

DCC Retired Association which is supported by Dubco Ireland, on a recent outing to Athlone.

OSCAR'S DISTRICT - DUBLIN FIRE BRIGADE CHILDREN'S CHARITY

The Oscar's District initiative, launched by Dublin Fire Brigade (DFB) in September 2023 to coincide with Childhood Cancer Awareness Month, is a heartfelt project aimed at brightening the lives of children battling cancer.

The initiative was developed by Firefighter/Paramedic Stephen Cleary with the support of Elaine O'Flaherty, DFB Employee Relations Officer, Assistant Chief Fire Officer (ACFO) Greg O'Dwyer and Chief Fire Officer (CFO) Dennis Keeley.

Elaine O'Flaherty, the Employee Relations Officer at DFB, played a pivotal role in identifying Oscar's Kids as a charity partner for this initiative. Oscar's Kids has since been instrumental in coordinating with the fire brigade to bring joy and excitement to these children by offering them unique experiences.

When Oscar's Kids identifies a suitable child, they contact DFB, and the brigade comes up with creative ideas for visits. These visits could be to DFB Headquarters, a local station, the Training Centre, or even to the child's home, depending on their health and abilities. During these visits, the children are made honorary firefighter/paramedics and are given DFB merchandise like t-shirts, hats, and a certificate of membership in Oscar's District. The experience includes activities like playing with fire hoses and receiving specially commissioned medals. For younger children, fire PPE suits, helmets, and fun packs are also provided to enhance their experience.

Dubco Ireland are proud to support this initiative. Oscar's District is a wonderful example of how organisations and communities can come together to make a meaningful difference in the lives of children facing difficult challenges.

DUBCO IRELAND AGM

The 46th Annual General Meeting of Dubco Ireland Credit Union Limited took place on Friday the 13th of December at 6pm in the Gresham Hotel, O'Connell Street Upper, Dublin 1. The meeting was well attended by members and was addressed by our Chairperson, Sheila Hennessy and acting CEO, John Moran.

DUBCO IRELAND INVESTS IN SOCIAL HOUSING DEVELOPMENT IN CRUMLIN

The Credit Union Approved Housing Body Fund (CU AHB) of which Dubco is an investor, recently finalized a loan transaction with Circle Voluntary Housing. This investment is for €12.5 million for the construction of 40 new apartments in Brickfield Drive in Crumlin. Dubco and other credit unions have invested over €38.5 million in the fund. To date, the fund has issued loans to three Approved Housing Bodies which is delivering 146 new homes.