OCTOBER 2025

MEMBERS NEWS

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

DUBCO IRELAND CREDIT UNION

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

18,660 MEMBERS | €98.1M LOAN BOOK | €172M ASSETS

Dear Member,

We have just reached the end of our financial year at the 30th September and I am pleased to report another strong year of growth in both our loan book and membership.

Loan Book & Membership Growth

Our loan book is now €98.1m, and we issued loans of c€38.9m to members this year. Our loan to asset ratio, a key metric across the Credit Union sector, is 57% and is one of the highest in the sector.

Our membership also continues to grow strongly which shows the demand for our services. In the current year, we welcomed 1,215 new members, and our overall membership is fast approaching 19,000 members. This is a significant achievement for a Credit Union founded in 1977 by Dublin Corporation staff and now serving members from 23 local authorities across Ireland.

We plan to hold our AGM on Friday 28th of November in the Gresham Hotel – we will contact you to confirm further details in due course.

Economic, Social, Governance (ESG) Framework

As the credit union, and the wider financial services sector, continues to evolve, challenges and opportunities emerge, requiring a fresh approach to reinforce Dubco Ireland's role in ethical financial services. As part of this approach, we have developed a framework for ESG, to highlight our long-standing commitment to financial inclusion and support for employees and their families. We plan to roll out this framework across every aspect of our services in the coming months.

On behalf of us here at Dubco Ireland, many thanks for your continued support.

Best wishes

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.

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!

www.dubcoireland.ie

Ask an adult to help with the cutting

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

Which shape has three sides?

a) Triangle
b) Square
c) Hexagon

Question 2

Where does Santa Claus live?

a) France
b) The North Pole.
c) Japan

Question 3

What does a panda eat?

a) Cheese
b) Rice
c) Bamboo

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 19th of December, 2025.**

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

Member Feedback Hi Anne and team, I just wanted to say thank you to you all for all your help in processing my car loan so promptly last week. Everyone I dealt with was very helpful and made the process very easy. Best wishes, Aoife, August 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

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

Standard Car Loan

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

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

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

HOME LOANS UP TO €350K

AVAILABLE FOR FIRST TIME BUYERS OR MORTGAGE SWITCHERS

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.

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

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.

Dubco Ireland Board authorised a donation of €1,000 to UNICEF in support of their Emergency Relief Fund in Gaza. In-light of the humanitarian disaster taking place and in-particular its impact on children, this is urgently needed. We wish UNICEF well in their mission.

WINNERS CORNER!

Prizes	July	August	September
€16,000	Darren Wogan	Seamus Quinn	Anonymous
€4,000	Derek Brown	Elizabeth Kenny	Christopher O'Connell
€1,000	Paul Cahill Michael Whelan Philomena Charlotte Whelan Martina Nolan Amanda Dunne Chris Lambert Patrick Anderson Noel Anthony Dumbrell Jason Donovan Thomas Doyle Esther Keith Maria Ball	Aditya Jammi Aideen Teeling Eoin Ward John Geraghty Siobhan O'Callaghan Anthony Nugent Mary Campbell Noel O'Brien Damien Tallant Paul Mahon Francis Clarke Philip O'Brien Gleeson	Patrick Forte Patrick McGrory Sean Butler Pauline McAnerin Claire Glynn Bernard Lawless Kyle Corcoran Craig Sheridan Gerard Doyle Sandra Clarke Anne Pigott Brian Harrington
€500	Christopher McDonald Paschal Proctor Niamh Duffy Rachel Henry Thomas McLoughlin Nicholas Fanning Pauline Riordan Alan Morrin	Christopher Ford Gillian O'Toole Geraldine L'Estrange Georgina Storey Frances Hodgers Elizabeth Rogers Chris Curry Paul Neary	John Byrne John Maher Paul McEvoy Kieran Higgins Michael Fitzgerald Trevor Martin Patrick Byrne Caroline Malone

DUBCO IRELAND SUMMER DRAW 2025

€3,000	Elaine Ronan	€500	John McPartlan
€3,000	Anonymous	€500	Karen Kerr
€3,000	Andrew Tavey	€500	Orlagh Dineen
€2,000	Helena Woodhouse	€500	Christine Mullen
€2,000	Anne Groome	€500	Raymond Salter
€2,000	Aoife Humphreys	€500	Brian Brennan
€2,000	Adam Edwards	€500	Elaine Nolan
€1,000	Sonja Merrifield	€500	Ava Kavanagh
€1,000	Jean Moffitt	€500	Angela Higgins
€1,000	Bernard O'Toole	€500	Edel Bedford
€1,000	Louise Conlon	€500	Edward Parrott
€500	Lorraine Tighe	€500	William Keogh
€500	Patrick Byrne		

TIKTOK COMPETITION WINNER

July- Diane Kelly

August- Geraldine Kenny

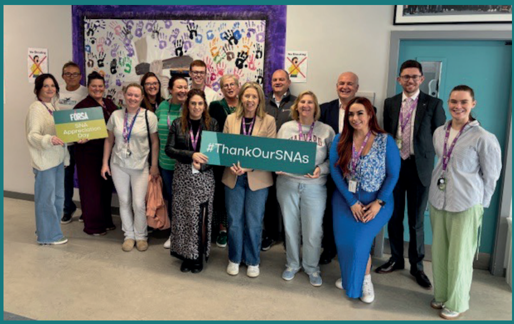
APRIL KIDS COMPETITION WINNERS!

€50 - Darcy McMonagle

€30 - Noah Corscadden

€20 - Jasmine Ann Carpenter

€15 - Hayley O'Neil



FÓRSA UNION SNA NATIONAL APPRECIATION DAY

Dubco Ireland are delighted to celebrate the incredible dedication of Special Needs Assistants. Fórsa Union highlighted their efforts with an SNA National Appreciation Day on Thursday the 25th of September. This was part of the Fórsa Union #ThankOurSNAs Campaign. Dubco Ireland are proud to support this initiative and Fórsa SNA's across Ireland.

Here's a special moment with the SNA team from Hansfield Educate Together Secondary School, Dublin 15, who were winners of the Fórsa North Dublin North Leinster Region School Award.

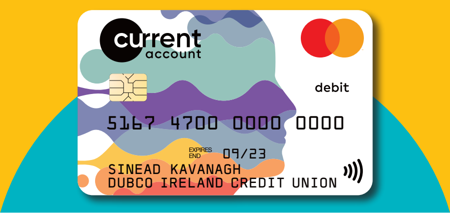
At Dubco Ireland, we're proud to support and recognise the invaluable role SNAs play in schools and communities every day. Your hard work, care, and commitment make a lasting difference in the lives of students and families. Thank you for everything you do!

Looking for instant access to your money?

Why not try our Current Account & Debit card

Scan here for more information

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

How can you sign up?

- Apply online through your online banking App.
- 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.

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:		**€15,600**
(by EFT, DD or payroll deduction)	Weekly	**€300**
	or Fortnightly	**€600**
	or Monthly	**€1,300**

How Dubco Ireland can contribute:

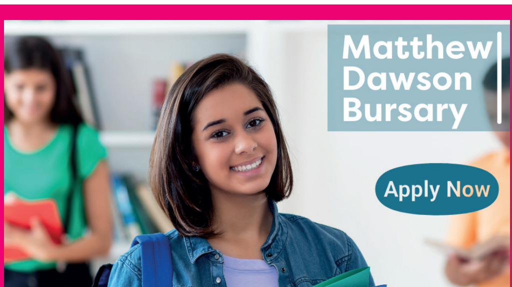
- Dubco Ireland pays John & Mary's bills above, as they fall due
- If a bill is higher, John & Mary can avail of the budget overdraft*

What John & Mary must do

1. Open a 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 this for €3 monthly maximum

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



MATTHEW DAWSON SCHOLARSHIP OPPORTUNITY

Facing the challenges of **university** costs? Don't forget about the Matthew Dawson Scholarship with Dubco Ireland! Who is eligible to apply? All members, their dependents, and family members living with them can apply. The 'sponsoring member' should have joined Dubco Ireland before 1st June 2025. Each scholarship offers up to €1,000 per year for up to 4 years on a full-time third-level course.

To apply, download the Matthew Dawson Scholarship application form from www.dubcoireland.ie and submit it by post or email to our office. Deadline for submissions is the 31st October 2025. A draw will be made to select the lucky applicants in November 2025. T&Cs apply.

WARNING - BE AWARE OF FRAUD

Vishing Scam

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

DO NOT follow the instructions - just hang up!

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**

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!

DUBCO IRELAND ARE PROUD TO SUPPORT THE CARA PROJECT, KENYA.

Cara Projects is an Irish Registered Charity (CHY18652), working with vunerable young girls just outside Ngong, Nairobi, Kenya. Located there, in a mainly Masai tribe area, the Cara Project have a rescue centre for young girls. Their emphasis is on being a rescue centre and not an orphanage. Cara Project have 13 staff in the centre. Everyone in Cara Project Ireland works as a volunteer and all money raised goes directly to Kenya.

Cara Project aims to get all children back to a family member as soon as they are ready, this can take weeks, months or sometimes even years depending on the case and family circumstances.

All children are referred to Cara Project through the children's office of Kenya. The main reasons girls are referred are

1. Early marriage, the youngest rescued child bride was only nine years of age.
2. Female genital mutilation, a practice which is illegal in Kenya but still carried out by many tribes including the Masai tribe. This can be done to girls as young as eight and they are then considered ready for marriage.
3. Teenage pregnancies, many of these girls are pregnant as a result of early marriage.

In Cara the girls are kept safe and cared for, counselled and registered in school where possible or kept safe until they have their babies. Many of them would never have been to school. Cara Project currently have 17 in their junior infants class. Once they have received the necessary counselling and following extensive family mediation by a Cara Project social worker, childrens' officer, local chiefs and elders etc., the girls are placed with a suitable family member and regular follow ups are carrried out to make sure they are doing well.

Outside of the centre, Cara Project do some work with the local people. The area is very poor and families are living in challenging conditions. For the past five years Cara Project have built an average of 8 houses per year for the worst cases. They are very basic corrugated sheeting houses which cost approx. €2000 per house. Cara Project also do food bags for 50 families each time they bring a group of volunteers to the centre. They do this each January and February at a cost of €25 per bag and also donate solar lights to the worst cases. Many still use candles or kerosene in a bottle for light.

Cara is funded mainly by the groups of volunteers they bring to stay in the centre each year. Cara Project do a January trip of 40 people, usually about 10 adults and 30 TY students and a February trip of 40 which caters for 5th year students. Each volunteer fundraises to come on the trip and those funds help to run the centre for the year. Cara Project also have some sponsors who pay €25 a month to support a child in school.

Roisin Kelly
Cara Project Volunteer & Dubco Member









INTERNATIONAL CREDIT UNION DAY 2025

COOPERATION FOR A PROSPEROUS WORLD

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

In 2025, World Council of Credit Unions (WOCCU) and Worldwide Foundation for Credit Unions (WFCU) invite you to celebrate the 77th anniversary of International Credit Union Day® on Thursday, October 16, 2025 under the theme **Cooperation for a Prosperous World.**