JULY 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

18,402 MEMBERS | €95.7M LOAN BOOK | €168M ASSETS

Dear Member,

As we enjoy the Summer, we want to update you on some of the many initiatives underway at Dubco Ireland.

Housing Goes Full Circle Conference
In June, we had the pleasure of jointly hosting with Dublin City Council, a conference to highlight the great work being undertaken by Credit Unions in the delivery of social housing. Dubco Ireland is a founding member of the Credit Union Approved Housing Body fund. This fund is designed to support the financing of social housing projects in conjunction with local authorities and Approved Housing Bodies. To date, over 146 families have been housed through this fund across 4 local authorities. This has been delivered through the support of 26 Credit Unions committing €41 million in finance to the fund. The Housing Goes Full Circle conference was designed to encourage other Credit Unions to invest in the fund and help deliver more social housing. One of the latest developments which the conference focused on was Brickfield Square in Drimnagh, Dublin 8., a project provided by Circle Housing Association, Dublin City Council and proudly financed by Dubco Ireland through the fund. We look forward to this fund continuing to deliver social housing in the months and years ahead.

Please make Dubco Ireland your first port of call for a loan
As always, we ask you to make Dubco Ireland your first choice if you are taking out a loan. We greatly appreciate your business, and we ask our members to consider our competitive loan rates starting from 4.27% (4.36% APR). If you are looking to upgrade your car, do that home improvement you've been considering, then talk to our team today.

Notice Saver Accounts (3 month and 12 month)
Since their launch last September, we have seen a steady take-up in our New Notice Saver Accounts. The 1.5% NOTICE SAVER ACCOUNT allows you to earn 1.5% (1.5% AER) interest p.a. while allowing you to access your funds subject to a 3-month notice period. The 2% NOTICE SAVER ACCOUNT allows you to earn 2% (2% AER) interest p.a. and is subject to a 12-month notice period for withdrawing your funds. You can top up both accounts as you go, for example, from your payroll, and make one-off lodgements or setup a direct debit to help you save. For more details please drop us an email on savings@dubcoireland.ie or speak to the Dubco Ireland team for more information.

Membership Development
We continue to develop our membership base. We now have members from 22 local authorities across Ireland. If you are member of Dubco Ireland working in a local authority, don't forget you can recommend a colleague to join and earn €50 through our Introduce & Earn promotion.

Congratulations Gaeltacht Bursary Winners
Finally, thank you to all those who entered the Dubco Ireland Gaeltacht Bursary and congratulations to the 10 lucky winners!

Wishing all our members a very happy and enjoyable summer.

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.

Low Rate Holiday Loans

7.97% (8.27% APR)

Borrow €2,000	1 Year	€40.04
Loan Amount	Repayment Term	Weekly Repayment

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.

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

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**

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Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland. **For all eligible members, T&C's apply.

Ask an adult to help with the cutting

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

How many days are in a year?

a) 368
b) 225
c) 365

Question 2

What is the name of the pirate in Peter Pan?

a) Captain Hook
b) Captain Black Beard
c) Captain Birdseye

Question 3

Where is the Great Pyramid of Giza?

a) France
b) Egypt
c) Australia

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 September, 2025.**

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

2025 KENNEDY TOOMEY ANNUAL CHARITIES FUND

Thank you to all members who nominated their preferred charity to be shortlisted by the Membership Committee on behalf of Dubco Ireland's annual charity list 2025. We received over 60 nominated charities from our members with all of them being worthy of support.

Dubco Ireland has an annual charity fund of €10,000 which is distributed to these charities in July every year. Any charities nominated, must be an Irish registered charity to be considered for support. The Membership committee shortlisted the 60 applicants down to 25 charities with each of them to receive a cheque of €400.

The 25 charities are listed below.

2025 GAELTACHT BURSARY SPONSORSHIP

Every summer, Dubco Ireland awards 10 lucky winners Gaeltacht Bursary sponsorships to the value of €300 each. This helps members and their families support the cost of sending their children to the Gaeltacht. The Gaeltacht is a right of passage for many teenagers learning Irish, building friendships, and enjoying our beautiful countryside! Congratulations to the 10 lucky winners who include: Elin Fox, Celbridge Co Kildare; Treasa McGinley, Ranelagh Dublin 6; Saoirse O'Riordan, Kilnamanagh Dublin 24; Alex Daly, Raheny Dublin 5; Sarah Hanney, Clontarf Dublin 3; Amy Murray, Glasnevin Dublin 11; Charlie Farrow, Kildalkey Co Meath, Ella Lacey, Moate Co Westmeath; Anyah Kador, Waterville Dublin 15 & Traolach Potts, Greenpark Dublin 12.

WINNERS CORNER!

Prizes	April	May	June
€16,000	Seamus Martin	Marion Pigott	Eoin Fitzpatrick
€4,000	Tara Hudson	David Lee	Paul Barry
€1,000	Dermot Collins James Smith Philip Mills Ciaran Haverty Noeleen Joyce Alan Clayton Eric Field Patrick Cronin Monica Mary Carbery Edward Byrne Keith Gibson Declan Paget	Richard Barden Sarah Fitzpatrick Anna Bentley Danyel Brady Michael Whelan Martin Keogh Fiona Dalton Karen Farrell Joshua Whelan Collette Nangle Dolores Fitzpatrick Sinead Lagzdins	Adrienne Byrne Rita Egan Philomena McCormack Robert Ingram Agnes Gibbons Maureen Crawford Alan Murphy Jurgita Savickaite Ann Campbell John Murray Niall O'Keeffe Danyel Brady
€500	Deirdre Golding Thomas O'Shea Thomas Aspil Leanne Staveley Paul Mooney Geraldine Duffy Paul Fitzgerald Conrad Desch	Dermot Molphy Gwendoline Hampson Barbara Hehir Michael O'Reilly Robyn O'Brien Georgina Ward Richard Lord Ann-Marie Fennelly	Peter & Helen Miller Michael Kehoe Elaine O'Callaghan Laura Jane Higgins Mark O'Hara Courteney Fitzpatrick Anne Duff Patrick Conway

CONGRATULATIONS TO

Eoin Fitzpatrick our June Monthly prize winner!

TIKTOK COMPETITION WINNER

April - Stacey Capper

May - Lisa Twamley

June - Caroline Gleeson

APRIL KIDS COMPETITION WINNERS!

€50- Millie McMonagle

€30- Saoirse Kennelly

€20- Liam Woods

€15- Cian Mckenna

DCC Retirees

Pictured are Dublin City Council Retired Staff Association members on a recent outing to Johnstown Castle, Wexford, 8th of May, 2025.

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
		€15,600
Payments to Dubco Ireland - John & Mary can choose: *(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 the above for €3 monthly maximum

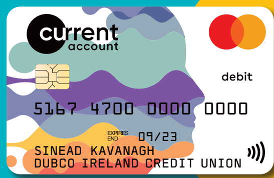
*Subject to terms & conditions, Maximum €3,000.

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 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.

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 email 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!

HOUSING GOES FULL CIRCLE

ISHF INTERNATIONAL SOCIAL HOUSING FESTIVAL
4-6 JUNE 2025 DUBLIN, IRELAND

CU AHB Fund · Comhairle Cathrach Bhaile Átha Cliath Dublin City Council · circle MORE THAN HOUSING · DUBCO IRELAND CREDIT UNION

SOCIALHOUSINGFESTIVAL.EU

In June, Dubco Ireland Credit Union held a conference jointly hosted with Dublin City Council as part of the International Social Housing Festival (ISHF) Dublin 2025, titled “Housing Goes Full Circle”. The event was to highlight the successful collaboration between local Authorities, Approved Housing Bodies (AHBs) and Credit Unions in funding social housing through the Credit Union Approved Housing Body Fund.

At Dubco Ireland, we’re proud to be a founding investor in the Credit Union Approved Housing Body Fund (CU AHB Fund). The fund now has 26 Credit Unions on board and has helped finance the construction of 146 homes in 4 local authorities across Ireland. One of these developments was completed by Circle Voluntary Housing in conjunction with Dublin City Council at Brickfield Square in Drimnagh, Dublin 8. This development was financed by the fund and Dubco Ireland. The conference was held in the Wood Quay Venue in Dublin City Council Civic Offices and highlighted the power of collaboration between Local Authorities, Approved Housing Bodies and Credit Unions in delivering social housing.

The conference was well attended, including international guests from the US, Ukraine, Czech Republic, and Spain, as well as representatives from Credit Unions across Ireland.

Robert Troy T.D., the Minister for Financial Services sent us a video message in support of the event and a special thank you to our exceptional speakers, whose insights made the event truly meaningful including: Fidelma McManus Event MC and Commercial Real Estate Partner & Head of Housing at Beachamps, Richard Shakespeare DCC CEO, Sheila Hennessy Chairperson of Dubco Ireland & Senior Executive Officer, Planning & Economic Development at DCC, Orla Norris Senior Staff Officer AHBs at DCC, Donal Coghlan Director of the CU AHB Fund, Colin Creedon, Director of Finance at Circle Housing, Fiona Cormican AHB Consultant and John Moran, Acting CEO Dubco Ireland. The energy in the room, the shared ideas, and the powerful discussions reminded us just how much is possible when communities, finance, and local authorities come together with a shared purpose.

A special thank you to Dublin City Council, CU AHB Fund, and Circle Voluntary Housing Association for their collaboration. We are proud to be part of a growing conversation about how Credit Unions can play a vital role in advancing social housing.

Thank you to everyone who joined us, shared their perspectives, and helped make the event such a success. The conversation doesn’t stop here - this is just the beginning from the Credit Union AHB Fund!