APRIL 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

18,214 MEMBERS | **€93.6M** LOAN BOOK | **€167M** ASSETS

Dear Member,

Continued Membership Growth

We are delighted to report that our membership has continued to grow during the first quarter of 2025, and we now have over 18,000 members. This is the highest membership in our credit union's 48-year history. It is also important to note that Dubco Ireland is a credit union founded by Dublin City Council staff to support their local authority colleagues. Dubco Ireland now has members from 22 local authorities across Ireland. We are delighted to welcome new members from Tipperary and Kerry County Councils. Thank you for your support. We welcome all employees of local authorities and your extended families. If you work in a local authority, don't forget to recommend joining Dubco Ireland to a colleague and qualify for our €50 referral fee.

Dubco Ireland offers Highly Competitive Loan Rates

As always, we ask you to make Dubco Ireland your first choice if you are taking out a loan. We greatly appreciate your business which is essential for the viability of our Credit Union. We have some of the most competitive loan rates across the Credit Union sector with our education loan starting from 4.27% (4.36% APR) for up to 10 years. If you are considering upgrading your car, look at our great value Hybrid electric car loan rate of 4.97% (5.08% AER). If you have any queries or would like to enquire about our rates, please contact our Member Services team who will be delighted to help.

Successful Migration of our IT Systems to Cloud

As part of our ongoing investment in technology, we are happy to report the successful migration of our IT systems to cloud during the first quarter of 2025. This is an essential project to improve the operational resilience and availability of our systems into the future.

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.

NEW CAR IN 2025!

Electric & Hybrid Car Loan

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

Standard Car Loan

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

*APR (Annual Percentage Rate) 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. **For all eligible members, T&C's apply.

THINKING OF ESCAPING FOR SUMMER HOLIDAYS?

Let Dubco Ireland help you and the family sort that well earned holiday!

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

Borrow

€5,000	2 Years	€52.03
€2,000	1 Year	€40.04
Loan Amount	Repayment Term	Weekly Repayment

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

NEED HELP WITH UPCOMING COLLEGE FEES?

Why not talk to Dubco Ireland about our fantastic Education loan rate to help solve the problem!

Free Loan Protection** **4.27%** (4.36% APR*)

Borrow

€50,000	10 Years	€118.10
€30,000	10 Years	€70.86
€5,000	1 Year	€98.25
Loan Amount	Repayment Term	Weekly Repayment

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

NEW WHEELS IN 2025?

Go Green with Dubco Ireland's fantastic Electric & Hybrid Car loan rate.

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

Borrow

€40,000	7 Years	€130.09
€25,000	5 Years	€108.60
Loan Amount	Repayment Term	Weekly Repayment

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

GO GREEN THIS SPRING & SAVE MONEY!

Let Dubco Ireland help, with its excellent green home improvement loan rate.

Free Loan Protection** **5.47%** (5.62% APR*)

Borrow

€40,000	10 Years	€99.82
€25,000	5 Years	€109.90
Loan Amount	Repayment Term	Weekly Repayment

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

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Ask an adult to help with the cutting

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

What is the name of Earth's galaxy?

a) The Milky Way
b) The Milky Bar
c) The Milky Road

Question 2

What country is home to the Great Wall?

a) Denmark
b) Brazil
c) China

Question 3

Which organ helps you breathe?

a) Heart
b) Lungs
c) Liver

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

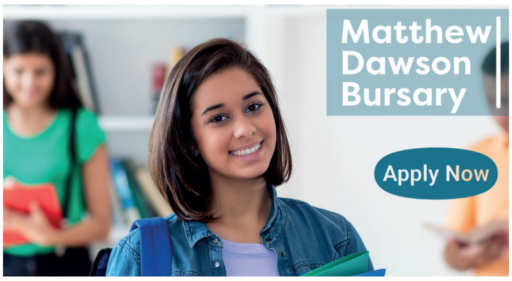
Winners will be picked at random from all the correct entries received by close of business on **Friday 20th of June, 2025.**

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:



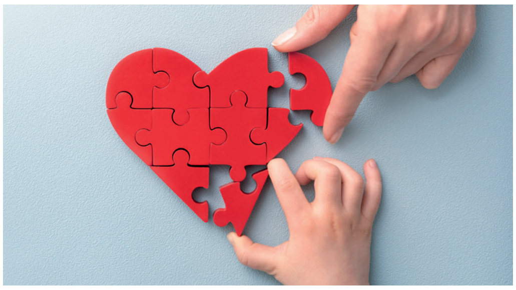
MATTHEW DAWSON SCHOLARSHIP OPPORTUNITY

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 of October 2025. A draw will be made to select the lucky applicants in November 2025. T&C's apply.

GAELTACHT BURSARY

Members, did you know that Dubco Ireland is generously awarding Gaeltacht Bursaries to 10 lucky members, each valued at €300? Get ready for an unforgettable Gaeltacht experience this summer. Hurry, the deadline to submit applications is 1st June 2025! Don't let this opportunity slip away to turn your Gaeltacht dreams into reality. Members can apply for a bursary by downloading the form from www.dubcoireland.ie and submitting it by post or email to our office.



2025 KENNEDY TOOMEY ANNUAL CHARITIES FUND

We are calling on members to nominate their preferred charity to receive a contribution as part of Dubco Ireland's Annual Charity Fund. The nominated charities will then be shortlisted based on the most popular nominee. This shortlist will then become Dubco Ireland's annual charity list for 2025. Engage with us on Facebook, Instagram, Twitter, by email on info@dubcoireland.ie or in writing to nominate the charity you feel is worthy of support. Deadline for submission of suggested charities is 31st of May 2025. Dubco Ireland has an annual charity fund of €10,000 to be distributed to these charities in June. Please watch out for notifications on www.dubcoireland.ie and our social media channels. Any nominated charity must be an Irish registered charity to be considered for support.

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**

WINNERS CORNER!

Prizes	January	February	March
€16,000	Heather Dunne	Christopher Kelly	Stephen Paterson
€4,000	Emily O'Reilly	Elaine Harold	Clodia Chiota
€1,000	Ciara McDermot Norman Briggs Catherine Brownlee Tony Leach David Reid Jnr George Graham Peter Connolly Andrew Morrison Edward Smith Rebecca Graham Miriam Doyle Anthony Corcoran	Conrad Cook Conal Turley Cassandra McKenna Thomas Morrissey Catherine Nolan Carol Donovan Maura Dillon Timothy Doyle Patrick Gillespie Amy Collins Kevin Kehoe Joseph Allen	Mary O'Neill Greg Brady Joan Delaney Alastair Smeaton Thomas Creighton Andrew Morrison Patrick Teehan Joseph Keena William Cheevers Francis Darcy John Cahill Patrick Flynn
€500	Sylvia Byrne Elizabeth Walsh Jacqueline Cripps Florence McDonnell Sandra Kelly Marie McMahon Laura & Michael Hempenstall John Kidd	John Nangle Ann Glynn Anthony Cullen Marguerite Carter John Lavin Raphael Bellamy Rosanna Ennis Declan McCrohan Snr	Eilis Ni Mhurchadha Seamus MacSweeney Brian Finnegan Elaine & Francis McCourt William Milner Joseph & Elaine Doyle Michael Moylan Snr Jimmy O'Neill

VALENTINE'S DAY COMPETITION WINNER

Avril Nealey

MOTHER'S DAY COMPETITION WINNER

Sarah Graham

ST PATRICK'S DAY COMPETITION WINNER

Sandra Connolly, Irish Food & Drinks Hamper

TIKTOK MARCH COMPETITION WINNER

Stephanie Gurley

JANUARY KIDS COMPETITION WINNERS!

€50 - Annabelle Gaffney
€30 - Charlie Owens
€20 - Grainne Daly
€15 - Jenna Ferron

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

SCAN ME

NOTICE SAVER
FREQUENTLY ASKED QUESTIONS

DUBCO IRELAND CREDIT UNION

1. Why should I move my funds into a notice saver account?

Notice saver accounts allow you earn a higher rate of interest on your savings rather than leaving funds in a bank account or in your Dubco Ireland shares or deposit where it will earn less dividend or interest.

2. Can I transfer funds from my share account to a notice saver account?

Yes, you can transfer from your share account.

Dubco Ireland provides up to €13,000 Life Savings insurance on share balances (depending on when the funds were deposited). Consequently, transfers out of your share account may reduce your Life Savings benefits. Details of your LS benefits can be found on our website at Dubco - Free Savings Insurance. Please ensure you understand the implications of reducing your share balance or check with us in the office if you are unsure.

3. Which term should I go for?

This depends on your own personal circumstances. If you have access to funds elsewhere, you may be comfortable transferring a higher balance to one of our term accounts. However, If you need access to funds quickly, then you should leave a suitable balance available in a demand account.
You will also need to take account of implications for your LS benefits as outlined on point number 2 above.

4. When can I access my funds?

Depending on which account you have opened, your funds will be available in either 3 months or 12 months from the day you provide us with notice.

5. How do I provide you with notice?

To provide us with notice you can call our office and let us know over the phone, send us an email or drop in to us on Little Green Street and notify us in person.

6. How much interest will I earn?

On the 3 month notice saver account you will earn 1.5% p.a. on the funds in the account. On the 12 month notice saver account you will earn 2.00% p.a. on your savings.

7. Is there tax on notice saver accounts interest?

Yes, DIRT tax is charged at 33%.

8. How can I view how much I have in my account?

You will be able to view your account through our mobile app or web banking. If you do not have our mobile app you can sign up for online access through our website and can then download our app. Or by sending us a mail on info@dubcoireland.ie or by giving us a call.

9. How do I fund my account?

For the 3-month notice saver account there is an initial lodgement of €100 and the 12 month notice saver has an initial lodgement of €500. Both accounts can then be topped up as wish – with one off or recurring payments.

10. What is the maximum lodgement?

The maximum you can lodge to your account is €75,000.

11. Are my funds safe in notice saver account?

Yes, notice saver accounts are 100% covered by the deposit guarantee scheme.

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

Scan for Details

SCAN ME

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

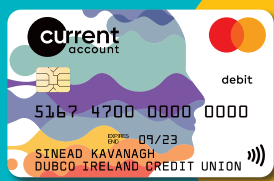
*Subject to terms & conditions, Maximum €3,000.

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!

VOLUNTEERING WITH DUBCO IRELAND CREDIT UNION

The heart of every Credit Union is its volunteers. Unlike other financial institutions, the Board of Directors in a Credit Union are made up of volunteers. These are Credit Union members who have the skills and knowledge to lead and manage it. Whether you are looking for a leadership role, to gain experience and want to give something back to your community and meet like-minded people, the Credit Union offers this invaluable opportunity. Remember too that you may be able to avail of structured training and other courses, paid for by Dubco Ireland, that may be of benefit to you in your own career.

Here at Dubco Ireland, we are always looking for members interested in becoming a volunteer in their Credit Union. We recently spoke to a number of Dubco Ireland volunteers to give you a look at their experiences and how they became involved in the Credit Union.

Finbarr Maguire

Finbarr Maguire has been a volunteer with Dubco Ireland since 2012. Finbarr joined Dublin City Council in 1980 working as an electrician and joined Dubco in 1982. He also gave many years' service to the trade union movement, working as a craft union convener. Finbarr's background in the trade unions, was the catalyst to volunteer with the Credit Union. Finbarr has served the Credit Union in various roles including on the Audit Committee, the Credit Committee, Secretary of both the Nomination and Remuneration Committees, Chairperson of the Membership Committee and as a Member of the Board of Directors since 2018. He recently completed a third term as Secretary to the Board of Directors. Finbarr recommends volunteering as very fulfilling and an opportunity to help your fellow members, many of whom are former colleagues.

Mary Fagan

Mary Fagan is one of our newest volunteers. Mary has been a member of Dubco Ireland since 1997 having joined whilst working in Dublin City Council. Mary worked in HR, Housing and the Legal departments of DCC before her retirement. She became a Volunteer with Dubco Ireland in 2023 and is currently a member of the Credit Committee. The Credit Committee examine loan applications received from the loan team. The Committee also decide on appeals received from members who have been refused loans. This work is done in adherence with Central Bank regulations. Mary is enjoying her time as a volunteer with Dubco Ireland and has gained new experiences and made new friends whilst working as a volunteer and would definitely recommend it.

Joe Morris

Joe Morris joined Dublin City Council in 2002 and became a member of Dubco Ireland in 2005. Following his retirement from DCC in 2015 he took up a volunteer role with the Credit Union. Joe said he saw a flier in the canteen advertising the volunteer role, and he literally finished work on a Friday and was at a meeting in the Credit Union the following Tuesday. Joe has been a member of the Credit, Audit and Membership Committees, and currently serves as Chairperson of the Credit Committee. He has also served almost 7 years as a member of the Board of Directors. Joe feels volunteering has been very worthwhile and allowed him to give something back also. He values the social dimension and recommends it to any member considering giving it a go.

Christine McCabe

Christine McCabe joined Dubco when she started with Dublin City Council. Over the years, the Credit Union has helped her buy a car, improve her home, and even go on holidays. Christine is a big advocate of the Credit Union and said it has made her financial life so much easier. Christine became a volunteer on retiring from Dublin City Council. She joined the Membership committee and is now secretary of this committee. The Committee redistributes some of the previous year's surplus funds to its members by way of sponsorship funding, supporting Charities, bursaries and Gaeltacht grants. It also supports Third World Projects. Working on this committee has given Christine the opportunity to support others from the surplus funds generated by the members themselves and it has been a great experience. She finds volunteering a very worthwhile and rewarding experience. As a Volunteer, Christine has said she receives all the help, support and training necessary to fulfil her role. It doesn't demand too much of her time and she really enjoys being able to help other members.

Anan Swaminathan

Anan joined the old MOPI Credit Union in 2007 while working with Super Valu Ballinteer. He became a volunteer with Dubco Ireland in 2014 following MOPI's amalgamation with Dubco Ireland. He was encouraged to join the Credit Union by his colleagues and he is a big advocate of the help it provides to members. Originally from India, Credit Unions do not feature and the choices are the banks or the Post Office. Anan highlights the benefit of having your wages deducted from your income at source as a great way to help you save and a really big benefit of Credit Unions. He currently serves on the Membership committee and strongly recommends volunteering as a way of giving back to the Credit Union and supporting your fellow members.

Ger Lonergan

Ger joined Dublin City Council in 1986 as an apprentice Fitter and signed up to Dubco Ireland shortly after. Following this, Ger joined Dublin Fire Brigade in 1991. He applied to become a board member in Dubco Ireland in 2010 to represent brigade members. Ger worked on the Investments and Risk committee for 4 years along with the Credit Control committee to date having served as chairperson and secretary. He completed a number of courses including Credit Union Governance, Credit Union Advisor, Accredited Product Advisor Loans. Ger has enjoyed his time volunteering and assisting brigade members over the years. He would recommend others to volunteer as it is fulfilling and challenging but very enjoyable and rewarding also.

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:

1. Become responsible for directing the affairs of a business serving our community
2. Gain new skills and experience with a professional financial services provider
3. Enhance personal development through targeted training programmes
4. 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 or email us on info@dubcoireland.ie