

MEMBERS NEWS



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

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Fast. Simple. Friendly.

16,534 MEMBERS

€71.2M LOAN BOOK

€149.3M ASSETS

Dear Member,

A huge thanks to departing volunteers

True Dub George Finglas has decided to step down from volunteering with Dubco Ireland. George's commitment began in 1990 and continued until the end of 2022, an amazing 32 years. A former chair of Dubco Ireland, George served on the credit committee for the past number of years.

True Kerryman John O'Sullivan has followed George. John first volunteered for Dubco Ireland in 1991, and over the years, has served on the Board of Directors as chair and latterly on the credit committee until this year.

Seamus Lea has also stepped down from volunteering. Seamus began volunteering in 2009, and served as chair during a particularly challenging period for Dubco Ireland that necessitated a more significant time commitment than he would have envisaged. Seamus has recently returned to gigging after many years, so we will all watch that space!

On behalf of the Board, volunteers, staff, members and myself, a big thank you to George, John and Seamus, and to your respective spouses Rose, Anne and Kerry

for their support of you all during your many years of volunteering.

Savings Cap – restored to the Central Bank authorised limit of €100,000

I am delighted to advise you that the Board of Directors has agreed that our former savings cap of €40,000 can be removed. We can do this due to the improved interest rate climate. Previously, Dubco Ireland had to hold a significant % of members' savings in bank accounts that earned a negative interest rate.

Common bond – an extra choice for Credit Union members & your families

The Central Bank has authorised our most recent common bond change. Dubco Ireland can now offer services to the staff of municipal authorities, non-teaching staff of educational bodies, dental professionals, the Forasa education division and members of retail, pharmaceutical and related organisations (known as Fast Moving Consumer Goods – FMCG). Family members of such staff are also most welcome to join Dubco Ireland. **We would ask you to encourage family members to avail of our services.**

As ever, thank you so much for your ongoing support.

Michael Ahern, CEO

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	5-10 years	€22,000	€73.93	5.97%	6.14%
	Standard	Renault Clio	7 years	5-10 years	€7,000	€23.52	5.97%	6.14%
Home Improvement Loan	Green	Retrofit & Upgrade	10 years	5-10 years	€100,000	€249.56	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 Fees	1 year	1-10 years	€5,000	€98.24	4.27%	4.36%
	Standard	3 years College Fees	10 years	1-10 years	€30,000	€69.99	4.27%	4.36%
Covered Loan (Savings higher than loan)	Standard	€10,000	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	€300,000	€281.51	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	€25,000	€63.82	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!



THINKING OF BORROWING? THINK DUBCO IRELAND

Here in Dubco Ireland borrowing is based on a member's ability to repay, not how long they have been a member or how much they have saved. Our loans are tailored to meet specific member needs and our interest rates are amongst the most competitive in Ireland.

Some Features and Benefits

- Easy application & decision in less than 24 hours
- Flexible repayment terms to suit you
- No wait period before new members borrow
- No minimum savings required
- No penalties for lump sum or early repayment
- Loans are insured up to €75,000 at no direct cost to all eligible members

How can you apply

- Call us on 01-8870400 & Dial 2 for Loan Applications. Open Monday-Friday from 9am - 5pm.
- Visit us in the office
- Apply online at www.dubcoireland.ie
- Email info@dubcoireland.ie

**Family
Members
Welcome to
Join**



Join Today

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	€22,623	€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	€30,556	€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%

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

Who is the patron Saint of Ireland?

- a) Saint Brigid
- b) Saint Colmcille
- c) Saint Patrick

Question 2

Which country has the largest population?

- a) Russia
- b) Brazil
- c) China

Question 3

How much is 65-43?

- a) 33
- b) 22
- c) 20

To be in with a chance of winning

€50, €30, €20 or €15

answer the questions then post or email them to:

Dubco Ireland, Little Green Street, Dublin 7
or promotions@dubcoireland.ie

Winners will be picked at random from all the correct entries received by close of business on Friday, 28th April 2023.

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

WINNERS CORNER!

Prizes	January	February	March
€16,000	Antoinette Noone	Sandra Kennedy	Gary O'Brien
€4,000	Alan Gavin	Joseph O'Neill	Marion Foran
€1,000	Mary Heneghan Katharin Swatton Owen & Emma Corcoran Anthony Martin Sharon Campbell Sean M Cagney Orlaith Prior Patrick Delaney Paul McGuinness Jude McHugh Carmel Comerford Theresa & Malachy McNulty	Eric Hurley Patrick Nolan Lisa Bradley Noel Rapheal Boland Niamh Cullen Caitriona Tyrrell Adrienne Deegan Luke Butler Mary Mulligan Thomasena Hickson Kenneth Guiden Sean Smith	Hannah Edghill Alan Hogan Amy Condron Seamus O'Brien Eileen McGregor Paul Pujolas Patrick Joseph Graham Luke McCann Anthony Conroy Jennifer McCaghey Mark Westwood Stephen Fusco
€500	Michael Pratt Annette Cleary Marie Hendrick Gemma Meagher Michael O'Reilly Peter & Helen Miller Jack O'Leary Karl Scanlon	Shane Curran James Kelly Thomas Bradley Michael Collins David Donnelly Cian Hendrick Stephen McDonald Carol Mary Shelley	Gretta Keogh Elizabeth Kane Joseph Hope Rory McNeill Mark Dempsey Richard Murphy Trevor Martyn Anthony Callery

ST VALENTINE'S DAY HAMPER 2023



Winner, Deirdre Graham

ST PATRICK'S DAY GOODIE BOX 2023



Congratulations to our St Patrick's Day goodie box winner, Jackie Doyle

MOTHER'S DAY



Congratulations to the Mother's day flowers winner, Sandra Connolly, who is gifting the flowers to her mother Betty Connolly

JANUARY KIDS COMPETITION WINNERS!

€50 - Charlie Owens

€30 - Emily Bryne

€20 - Lucy Dowling

€15 - Hanna Rothl



FMCG, RETAIL & PHARMACEUTICAL MEMBERSHIP DRIVE

We have been working with the Convenience Stores & Newsagents Association (CSNA) to attract new members and their families to Dubco Ireland.

This membership drive has come about as a result of the Central Bank authorising our most recent common bond change which allows us to welcome anyone working in retail, pharmaceutical and related organisations (known as Fast Moving Consumer Goods - FMCG). Family members of such staff are also welcome to join Dubco Ireland.

We encourage any members who have friends and family working in retail, to consider joining Dubco Ireland to avail of possibly the best loan rates in Ireland.

Pictured is Circle K Dublin Port Plaza Manager Sebastien Militaru and Paul O'Grady of Dubco Ireland. We are delighted to welcome new members from Circle K Group.



INTRODUCE & EARN €50 NOW!

- Introduce a colleague or family member to Dubco Ireland.
- We will lodge €50 to your Dubco Ireland account.
- The new member will also be entered in a draw for €250 the month they join.
- T&C's apply.
- You will only receive the €50 when the new member is fully signed-up and the account is opened.
- It is the responsibility of the introducing member to ensure they have the proposed member's consent to share data.
- Post or email them to:
Dubco Ireland, Little Green Street, Dublin 7 or promotions@dubcoireland.ie

Introducing Member:

Name:

Account No:

Mobile:

Proposed New Member:

Name:

Mobile:

THE DUBCO IRELAND 'BUDGET BILLPAY' FACILITY

✓ Spread bill payments evenly across the year

Example - Bill & 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 - Bill & 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 - Bill & Mary can choose:		
Weekly		€300
(by EFT, DD or payroll deduction)		
or Fortnightly		€600
or Monthly		€1,300

How Dubco Ireland can contribute:

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

What Bill & 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.

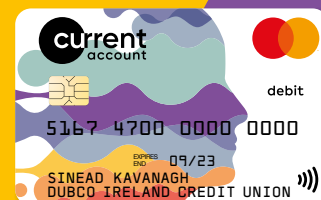
LOOKING FOR A NEW CURRENT ACCOUNT

- DUBCO IRELAND HAVE YOU COVERED!

Current Account, provided by Dubco Ireland Credit Union, 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.

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

Fast. Simple. Friendly.

THINKING OF ESCAPING TO THE SUN?

You can jet off to the sun with a Holiday Loan from Dubco Ireland. Borrow €2,000 over 1 year and pay back only €40.04 per week!

Call our team on (01) 887 0400 & dial 2 for loan enquiries or visit our website to calculate what your repayments would be.

Our Personal Loan rate is 7.97% (8.27% APR).

T&C's apply.

7.97%
(8.27% APR)

Free Loan Protection*

*For eligible members, T&C's apply

Weekly repayment
€40.04

Payment Term

1 year

Loan Amount
€2,000



Get the right protection

Call 0818 293 456



HOME
INSURANCE



MORTGAGE PROTECTION
INSURANCE



TRAVEL
INSURANCE



CAR
INSURANCE

Affordable and fair Insurance
from Dubco Ireland and Peopl Insurance

Peopl.
Insurance



CUIS Financial Services DAC, t/a Peopl is regulated by the Central Bank of Ireland. Ref No. C182485



PLANNING ON SOME GREEN HOME IMPROVEMENTS?

Planning on some GREEN Home Improvements to help reduce your impact on the environment and to save money on your energy bills?

Talk to us about getting your GREEN project started.

Our Green Home Improvement loan can help with lots of green retrofit projects such as Solar Panels, External insulation, Attic insulation and Upgrading windows.

And with one of the lowest in Ireland at 5.47% (5.62% APR) what's stopping you!

If you borrow €25,000 over 7 years you pay back only €82.65 per week!

T&C's apply.

5.47%
(5.62% APR)

Free Loan Protection*

*For eligible members, T&C's apply

Weekly repayment
€82.65

Payment Term

7 years

Loan Amount
€25,000

WARNING! BEWARE OF FRAUD

Unfortunately, scams are still circulating by phone, text, email, and social media targeting Credit Union members. They claim to represent the Credit Union and ask you to click on a link (to a cloned credit union website) to verify your account or provide your personal account information.

One of the latest is a "vishing scam" whereby persons are receiving calls from mobile phone numbers with a recorded message stating the caller is from the "Garda FIU" and that "suspicious transactions" have taken place on "your account". The recorded message requests the person to "dial 1" to rectify the issue. Please do not follow any instructions in the recorded message.

Your credit union will never contact you by text or email asking you to click a link to verify your account. If you get such a text or email, please do not click on the link. Similarly, if you receive a phone call purporting to be from us and have doubts about the validity of the caller, hang up and call us on our main number (01) 887 0400.

**PLEASE
REMEMBER**
**DO NOT CLICK
ON LINKS FROM
UNSOLICITED
TEXTS OR EMAILS.**

**NEW VISHING
SCAM ALERT!**



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

DO NOT follow the
instructions - just hang up!



**Warning
Beware of
FRAUD**

Dubco Ireland will NEVER
send you a link where
you are required to enter
personal details. Security
codes or PINs should
NEVER be shared with
ANYONE



**PLEASE
REMEMBER
DO NOT CLICK
ON LINKS
FROM
UNSOLICITED
TEXT
MESSAGES.**



FRAUD ALERT



THE DUBCO IRELAND TURKEY-SYRIA APPEAL

We are saddened by the humanitarian crisis in Turkey and Syria as a result of the recent earthquakes. The reality of this crisis has been brought home to us, as one of our own team here at Dubco Ireland has lost relations in the earthquake. To help with the fundraising efforts, Dubco Ireland have opened an account to allow anyone who wishes to make a donation to do so.

All funds raised will be paid over to the charities who are actively working with the situation in Turkey and Syria.

To donate to the Appeal, contact us at 01 8870400 or email info@dubcoireland.ie quoting Dubco Ireland Turkey-Syria Appeal, IBAN number IE68 DUCU 991010 10833436

Donate Today!

DUBCO IRELAND GAELTACHT - 10 BURSARIES FOR 2023

The Dubco Ireland Gaeltacht Bursary Scheme is back and now open for 2023! Forms can be downloaded from the Forms Section of our website (www.dubcoireland.ie/forms). The scheme is designed to assist the children of Dubco Ireland members to attend approved Irish language courses in Gaeltacht areas during the summer months.

Each bursary will be €300 with 10 bursary's available to be filled. The closing date for submission of completed applications is 4th June 2023. Terms and Conditions apply.



2023 KENNEDY TOOMEY ANNUAL CHARITIES

Engage with us on Facebook, Instagram and Twitter or contact us by email on promotions@dubcoireland.ie and let us know who you think should receive a donation.

The Membership Committee will approve allocation of the €10,000 Annual Charity Fund at their May meeting. At Dubco Ireland we help you meet your own financial goals while supporting local organisations that help make your community a better place.

*Irish registered charities can be considered for support

OPEN BANKING



Make Borrowing with Dubco Ireland Fast, Simple & Friendly!

Previously, when applying for a loan, you needed to contact your bank to request bank balances and transaction history.

Now, with Open Banking or Account Information Services (AIS) and your consent, we will provide instructions to you by email. This process will enhance your loan application experience and result in even faster loan decisions.

Call us on **(01) 8870400 & dial 2** if you have any questions regarding this optional service we now offer.

To find out more, please visit our website on www.dubcoireland.ie/ais

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

BECOME A MEMBER ONLINE

Tell your extended family and colleagues to visit our website and sign up online today in less than 5 minutes!

Don't forget, we'll lodge €50 to your Account for every member you introduce to Dubco Ireland!

Scan here to join Dubco Ireland



Join Today



DUBCO SUPPORTING FORSA SNA'S ACROSS IRELAND

Dubco Ireland continues to build on its relationship with Forsa and our Special Needs Assistants (SNA's). The work of the SNA's is one of the most important roles in our education sector and Forsa continues to represent and work on their behalf with the Department of Education. SNA's are a vital link in our education support network and many parents know only too well how important this work is to their child's learning and development in school. Due to our common bond which covers the Forsa education division, we have welcomed many SNA's and their families to Dubco Ireland. If you know any SNA's who are not members of Dubco Ireland, please let them know of the fantastic benefits open to them as a Forsa member. Don't wait, join the Dubco Ireland family now!

Pictured at a recent Forsa SNA Training Conference in Tralee was Sinead Roche Scanlon, Munster SNA Training Officer, SNA Roisin Hennessy and Paul O'Grady of Dubco Ireland

