

MEMBERS NEWS



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

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Fast. Simple. Friendly.

19,329 MEMBERS

€102M LOAN BOOK

€178M ASSETS

CEO MESSAGE

Dear Member,

We hope you are enjoying the summer sunshine, and we want to update you on some of the many initiatives underway at Dubco Ireland.

Thank you to Volunteers Tony Harnett & Denise Connolly

As you know, Dubco Ireland Credit Union benefits hugely from members who volunteer, to support the operation of the Credit Union. We have several committees of the Credit Union upon which volunteers sit and meet on a monthly basis. These volunteers, contribute to the success of the Credit Union and help ensure the members voice is central to every decision we make. We also have a volunteer board of directors, who manage the governance and strategic direction of the Credit Union. These volunteers give generously of their time to help us build a better Credit Union for our membership and we thank them for this support.

This month sees two volunteers leave the volunteer group, after many years service. Tony Harnett, is stepping down from the Board Oversight Committee, after many years service to Dubco, including a period as Director and

Chairperson. Denise Connolly is also stepping down as Chairperson of the Credit Control Committee. We want to thank them for their huge contribution to Dubco Ireland over many years and wish them and their families well in retirement.

Volunteer Strategy Day

Recently, we held a Volunteer Strategy Day in Dunboyne, Co Meath with the objective of setting our strategy for the coming years. Amongst other things, we looked at how we can continuously improve on our governance structures and ultimately deliver the best service back to our membership. Speakers included Dr. Kevin Johnson, former CEO of the Credit Union Development Association (CUDA); Paul Walsh, CEO of CUNA Mutual, Caitriona Egan of Prism Consultants and the day was facilitated by Nicole Egan of Divergent Consultancy. We also welcomed two new volunteers as Associate Board Members, Lisa Harpur and Yogi Chandrasekar. We wish them well as they start their new volunteer roles with Dubco Ireland and look forward to working with them. If you are interested in becoming a volunteer with Dubco Ireland, please reach out to our team on info@dubcoireland.ie

Membership Development

We continue to develop our membership base. Thank you to our friends in Fórsa Union for the invite to join them at their regional SNA briefing meetings for the SNAs, while they consult on the terms of their new contract with the Department of Education. We attended SNA meetings in Ennis, Waterford and Dublin. We also welcomed new members from Galway City Council. We now have members from 26 local authorities across Ireland. If you are a member of Dubco Ireland working as an SNA or in a local authority, don't forget you can recommend a colleague to join and earn €50 through our Introduce & Earn promotion.

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 5.47% (5.61% APR). If you are looking to upgrade your car, do that home improvement you've been considering, then talk to our team today.

John Moran, CEO

PERSONAL LOAN UP TO €100K & HOME LOAN UP TO €350K * T&C'S APPLY

LOAN TYPES

PRODUCT	TYPE	EXAMPLES	TERM	MIN/MAX TERM	LOAN AMOUNT	REPAYMENT PER WEEK	RATE	APR**
Personal Loan	Standard	Holiday to Spain	1 year	1-10 years	€7,000	€141.00	8.57%	8.91%
Personal Loan	Standard	Holiday to Disney	3 years	1-10 years	€12,000	€87.00	8.57%	8.91%
Car Loan	Green	TESLA Model 3	10 years	5-10 years	€60,000	€153.00	5.97%	6.14%
Car Loan	Green	Dacia Jogger	10 years	5-10 years	€25,000	€64.00	5.97%	6.14%
Car Loan	Standard	Toyota Corolla	7 years	5-7 years	€22,000	€76.00	6.97%	7.20%
Car Loan	Standard	Renault Clio	7 years	5-7 years	€7,000	€24.00	6.97%	7.20%
Home Improvement Loan	Green	Retrofit & Upgrade	10 years	5-10 years	€50,000	€131.00	6.57%	6.77%
Home Improvement Loan	Standard	Fitted Kitchen	10 years	5-10 years	€15,000	€41.00	7.57%	7.84%
Home Improvement Loan	Standard	Kitchen Extension	10 years	5-10 years	€70,000	€192.00	7.57%	7.84%
Education Loan	Standard	Annual Education Fees	1 year	1-10 years	€5,000	€99.00	5.57%	5.71%
Education Loan	Standard	3 years College Fees	10 years	1-10 years	€30,000	€75.00	5.57%	5.71%
Covered Loan (Savings higher than loan)	Standard	Several Purposes	5 years	1-10 years	€10,000	€44.00	5.47%	5.61%
Home Loan	Secured	Loan to Value < 50%	35 years	10-35 years	€200,000	€187.67	3.40%	3.45% (APRC)**
Home Loan	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	€89.00	5.97%	6.14%
Business Loan	Standard	Business Loan	10 years	1-10 years	€15,000	€40.00	6.97%	7.20%
Income Tax Plus Loan	Standard	Tax Return	1 year	1 year	€20,000	€398.00	6.97%	7.20%

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.



YOUR 262
STARTS HERE
A little number
that changes a lot.

For as low as
€63*
PER WEEK

Low rate of
6.97%
(7.2% APR)



2026 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 2026. We received over 75 nominated charities from our members with all of them being worthy of support. Dubco Ireland has increased its annual charity fund to €15,000 which is to be distributed to these charities in July. Any charities nominated, must be an Irish registered charity to be considered for support. The Membership committee shortlisted the 75 charities down to 34 charities with funding to be provided as outlined below.

Nominated Charities: 27 charities to receive €500 per charity to the value of €13,500



2 charities to receive €250 per charity to the value of €500

5 charities to receive €200 per charity to the value of €1,000



TOTAL FUND: €15,000.00

LUNCH & LEARN SESSIONS

Dubco Ireland were pleased to introduce the first in a new series of free Lunch & Learn sessions for Dubco Ireland members, designed to provide practical financial advice while supporting important causes.

Our first live Lunch & Learn was delivered via Zoom, in association with Bowel Cancer Ireland. It was delivered in the month of April, Bowel Cancer Awareness Month. The session included three short, informative talks including Making a Will by solicitor Eamonn Carney, which focused on why it's important to make a will and what is involved in the process. Bowel Cancer Awareness survivor and advocate Brendan Donlon, spoke about the importance of early detection and regular checks on bowel health. And finally, an update on the Dubco nomination process and its importance.

Thanks to Eamonn Carney and Brendan Donlon who both gave of their time and expertise to present to the members. Also, a special word of thanks to Eamonn Carney of Carney McCarthy Solicitors, who generously offered during the months of April through July, the services of preparing a simple Will* for any member of Dubco free of charge, subject to a suitable donation to the Marie Keating Foundation Bowel Cancer Awareness Campaign. Keep an eye out for updates on the next Lunch & Learn seminar.



**DUBCO
IRELAND**
CREDIT UNION



**Bowel
Cancer
Ireland**

*A Simple Will provides for the outright distribution of assets for an uncomplicated estate that is relatively small (without taxation advice being required) in accordance with straightforward wishes; it will make direct distribution of assets to a spouse and children (without a Trust or Beneficiary/ Succession Act/Family Law complications).

THE DUBLIN LOCAL AUTHORITIES GOLF SOCIETY GOLF OUTING



The Dublin Local Authorities Golf Society (DLAGS) golf outing took place on the 26th June 2026 at Silloge Golf Course. Pictured is the Dubco team with the Secretary of DLAGS, including from left to right: Tony Byrne, Vincent Norton, Brian Byrne Hon. Secretary of DLAGS, Gerry Corry and Greg Swift. Congratulations to DLAGS on organising another successful golf outing for Dublin local authority staff and Dubco is delighted to support the event.

DUBCO IRELAND VOLUNTEER STRATEGY DAY 2026

Dubco Ireland was delighted to hold its annual volunteer strategy day in Dunboyne Castle Hotel on the 20th of June 2026.

The strategy day brought together an exceptional group of leaders whose combined experience spans financial services, governance, leadership development, insurance, strategy, and organisational transformation – across Ireland and internationally. We were fortunate to have Dr Kevin Johnson former CEO of the Credit Union Development Association, Paul Walsh CEO of CUNA Mutual (insurance services to credit unions), Caitriona Egan of Prism Consultants (executive coach & facilitator) and Nicole Egan (Divergent Strategies) who chaired the conference and helped facilitate the group discussions. Thanks also to Anthony Byrne and Brian Conroy for their valuable contributions. It was a really insightful day and has helped the volunteers, directors, staff and managers, work together to set out the best strategy going forward for the Credit Union and its membership.



Vishing Scam

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

DO NOT follow the instructions – just hang up!

WARNING - BE AWARE OF FRAUD

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

50TH ANNIVERSARY OF DUBCO IRELAND SHOUT OUT!



In January 2027 we will be celebrating the 50th anniversary of Dubco Ireland. We are calling on anyone with old photos, articles, newsletters, credit union books or any item connected with Dubco Ireland, to consider sharing this with us please. We would like to include these items in a history of Dubco Ireland which we are compiling for the 50th anniversary. If you do, please let us know on info@dubcoireland.ie

START SAVING IN 2026 WITH DUBCO IRELAND

www.dubcoireland.ie

3 MONTH
1.5%
NOTICE SAVER
ACCOUNT

Earn 1.5% gross per annum
3 months notice period applies*

12 MONTH
2%
NOTICE SAVER
ACCOUNT

Earn 2% gross per annum
12 months notice period applies*

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

The 3 month and 12 month notice saver accounts are subject to DIRT.

T&CS Apply

CONSIDERING INSULATING YOUR HOME TO SAVE ON ENERGY BILLS?

Borrow

€50,000

10 Years

€131

€25,000

7 Years

€86

Loan Amount

Repayment Term

Weekly Repayment



Free
Loan Protection**
6.57%
(6.77% APR*)

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: (by EFT, DD or payroll deduction)

€15,600

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

UPGRADE YOUR SPACE WITH A DUBCO IRELAND HOME IMPROVEMENT LOAN

Borrow

€40,000

10 Years

€110

€25,000

7 Years

€88

Loan Amount

Repayment Term

Weekly Repayment

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

WHY NOT CONSIDER UPGRADING YOUR CAR WITH A STANDARD CAR LOAN?

Free
Loan Protection**
6.97%
(7.20% APR*)

Borrow
€25,000

7 Years

€87

Loan Amount

Repayment Term

Weekly Repayment

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

ELECTRIC & HYBRID CAR LOANS

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

Borrow
€40,000

10 Years

€102

Loan Amount

Repayment Term

Weekly Repayment

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

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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3.40%
Interest rates from
(3.45% APRC*)

Repayment
terms up to
35 Years

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.

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!

1. Apply for your loan online
2. Loan approved within 24 hours!
3. Sign for your loan online
4. We'll transfer your loan to your bank!



To find out more and borrow today, scan the code or go to <https://www.dubcoireland.ie/borrow/apply-now>

SAVE WITH DUBCO IRELAND OUR SAVINGS CAP IS €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!

1. Simple: Share your statements online with a couple of clicks with no need to order directly from your bank.
2. Secure: Your bank account login details are NEVER shared with any third parties including Dubco Ireland.
3. 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.



WHY NOT BOOK A FAMILY HOLIDAY FOR THE OCTOBER MID-TERM BREAK!



Borrow → **€4,000**

Loan Amount

1 Year

Repayment Term

€80

Weekly Repayment

Free Loan Protection**
8.57%
(8.91% APR*)

Low Rate Holiday Loans 8.57% (8.91% 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.

HAVE YOU CONSIDERED APPLYING FOR JOINT MEMBERSHIP!




Joint accounts help streamline shared finances by giving co-owners equal access to deposit, withdraw, and manage funds. They simplify paying household bills and eliminate the need to constantly transfer money between partners.

Scan the QR Code for more details

YOU CAN JOIN MORE THAN ONE CREDIT UNION

DOWNLOAD OUR APP AND BECOME A MEMBER ONLINE

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 the code or visit <https://www.dubcoireland.ie/services/mobile-app> to become a member through our mobilebanking app today!



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

Juvenile Membership!

Win Dublin Zoo Annual Family Pass

Be in with a chance to win a Dublin Zoo Annual Family Pass to the value of €250!

If you sign-up for Juvenile membership during the dates of the 1st of July 2026 and 30th of September 2026, the Juvenile member will be entered into a draw to win a Dublin Zoo family pass for all the family for one year! If you know someone in your family from zero to 16 years of age, and is not currently a member of Dubco Ireland, then they can apply to join.

They can apply for membership by scanning the QR code below and applying online. Alternatively, you can request a Juvenile membership form from info@dubcoireland.ie

The winner will be drawn at random from the list of Juvenile members who joined during this period only. The winner will be announced in the October Newsletter. T&C's apply. Dublin Zoo family Pass is for one year only to the value of €250 only.



**WORTH
€250!!**

Why not sign-up and bring all the benefits of the Credit Union to your children, grandchildren, nieces and nephews by applying for Juvenile membership!

Scan the code to link to our online Juvenile application form or visit <https://forms.dubco.ie/online-juvenile-membership/>



2026 Gaeltacht Bursary Sponsorship

Every summer, Dubco Ireland awards 10 lucky winners Gaeltacht Bursary sponsorships to the value of €500 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: Charlie Farrow, Kildalkey, Co Meath; Hazel O'Connell, The Curragh; Éabha King, Newbridge; Sophia Rooney Butler, Clane; Henry Norman, Celbridge; Doireann Brophy, Bettystown; Treasa McGinley, Ranelagh; Lorcán Potts, Greenpark, Dublin 12; Aoife O'Connor, Templeogue and Aisling Cooley, Palmerstown.



WINNERS CORNER!

Prizes	April	May	June
€16,000	John Flood	Margaret O'Reilly	Patrick Kavanagh
€4000	Patrick O'Shea	Grainne Tuomey	Ciara Dunne
€1,000	Derek Doyle Brian Cosgrave Carolann Harte Pamela Smith James Cleere Patrick Corr Eimear Greene Joseph Scully Mary Hanlon Holly Murdiffe Darren O'Boyle Kathleen Gormally	John Flood Dean McLaughlin Joanne McDonald Lorraine Ward Furphy Curtis Murphy Brendan Ralph Stuart Byrne Lorraine Fogarty Rebecca Browne Joanna MacMillan Christine Mullen Robert Curran	Tony Fagan Catherine Malone Sandra Brennan Anne O'Meara Ian McDonnell Fergus Dunne Ian Byrne Linda Travers Michelle Sonmez Enda O'Shea Marian Mooney Damien Burke
€500	Ruth Kenny Michael Geraghty Theresa McMenamy David Dooley Elaine Maguire James Byrne Aileen Doyle Michelle Mullen	Cian Fitzpatrick Pamela Kelly David Hughes Pamela Thornton Thomas Conkey Una Egan Shauna Murphy John Blake	Paul Redmond Snr Eric Newman Chloe Stevenson Edward O'Brien Maria McGivern Eoin Fitzsimons Eamonn Bourke Malachy McNulty



Congratulations to Pat Kavanagh, formerly of DFB Tara Street and Tallaght, who won our top price in the June member draw!

April Kids Corner Winners

- €50 - Rebecca Cullen
- €30 - Tadhg Keegan
- €20 - Grainne Daly
- €15 - Riley Leacy