APRIL 2024

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

17,178 MEMBERS | €83M LOAN BOOK | €158M ASSETS

Dear Member,

Members across 17 local authorities
We are delighted to welcome new members from Donegal, Sligo, Mayo and Laois County Councils. Thank you for your support. We welcome all employees of municipal organisations and your extended families.

FMCG *(grocery, pharmacy, pharmaceutical – retail and manufacturing)*
In the past quarter, we strengthened our relationships with Gala, the grocery retailer with over 200 shops and 5,000 staff across Ireland, with the Convenience Stores and Newsagents Association (CSNA) and the roll-out of the deposit return scheme across their 1,500+ members, and we are delighted to be supporting Boots Ireland with their wellness programme across their 90 Irish pharmacy outlets.

Your opportunity to earn €50 for introducing each new member
We pay €50 to you for each new member you introduce to Dubco Ireland. Introduce two new members and earn two introductory fees! Further details are available on our website.

Credit Union Amendment Act 2023
As a member of CUAC (Credit Union Advisory Committee that advises the Minister for Finance), I was delighted to be invited to attend the recent signing of the new Act. It includes changes to facilitate extra cooperation between Credit Unions and the use of technology.

Our best loan performance over three months – and strong membership growth
I wish to sincerely thank you for your loyal support. The most recent quarter saw membership passing 17,000 and loans issued over three months exceeding €10m for the first time ever. This outstanding performance would not be possible without our volunteers' invaluable contributions and every member of staff whose commitment to Dubco Ireland is so appreciated and valued.

Michael Ahern, 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!

Dubco Ireland is now on TikTok!

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

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

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

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

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

NEW WHEELS IN 2024?

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

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

Borrow

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

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

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

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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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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

Where did the Olympic Games originate?

a) Spain
b) Greece
c) Italy

Question 2

Who lives in a Pineapple under the sea?

a) Mickey Mouse
b) Ariel, the Little Mermaid
c) SpongeBob SquarePants

Question 3

What is the sweet food made by bees?

a) Honey
b) Sugar
c) Jasmine

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

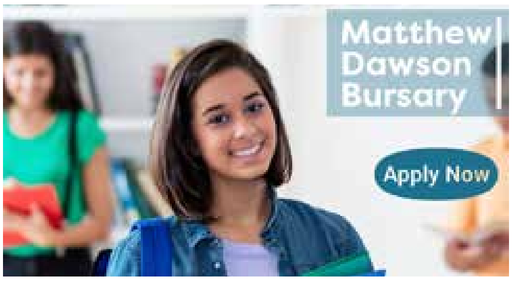
Winners will be picked at random from all the correct entries received by close of business on **Friday 21st of June 2024.**

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 2024. 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 2024. A draw will be made to select the lucky applicants in November 2024. T&Cs 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 2024! 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.

2024 KENNEDY TOOMEY ANNUAL CHARITIES FUND

We are calling on members to nominate their preferred charity to receive a contribution of support as part of Dubco Ireland's Annual Charity Fund. The nominated charities will then be shortlisted based on the most popular nominated. This shortlist will then become Dubco Ireland's annual charity list for 2024.

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.

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.

3.40%
Interest rates from
(3.45% APRC*)

Repayment terms up to
35 Years

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.

WINNERS CORNER!

Prizes	January	February	March
€16,000	Gavin Ivory	Owen Phelan	Aisling Doherty
€4,000	Anthony O'Reilly	Brendan Byrne	Colette Watters
€1,000	Alan Hoey Dean Kelly Derek Delaney Desmond Callaghan Jake Flood Melia Thomas Sattell Bernard Keogh Glenn Brennan Thomas Creighton James Doyle Karina Nolan James Brennan	Garreth Smith Edward Purcell Valerie Kilboy Helen Connolly Deirdre O'Reilly David Verdon Darren Rice Bridget McQuillan Sally Rodgers Derek Kavanagh Laurence Callaghan Edward Sharpe	Carol Kelly Elizabeth Kilduff Raymond Treacy Bernard Keogh Dermot Hughes Andrew Cowley Cleo Fagan Thomas Keegan Thomas Hogan Rebecca Ward Valerie O'Brien Owen & Pauline Norton
€500	John Riordan Ann Ward Charles Ward Ruth Kenny John Burke Katie Palmer Tom Foley George Byrne	Thomas Giffney David Lynch Pawel Szkwara Derek Denny Anthony Ellis Neil McCabe Alfred L'Estrange Michael McCormack	Elizabeth Burke Gerard Cunningham James Riordan Pauline Walsh Greg Brady Eileen King Doyle Brendan Johnston John Dermot Fitzgerald

VALENTINE'S DAY COMPETITION WINNER

Martina Whelan, Wine & Chocolate Gift Basket

MOTHER'S DAY COMPETITION WINNER

Kay Anne O'Mahony, €100 Spa Voucher

ST PATRICK'S DAY COMPETITION WINNER

Jonathan Murray, Irish Food & Drinks Hamper

TIKTOK JANUARY COMPETITION WINNER

Mary Dent, €250 voucher

JANUARY KIDS COMPETITION WINNERS!

€50 - Ellie Corscadden
€30 - Charlie Owens
€20 - Emily Byrne
€15 - Ben Gaffney

DUBCO IRELAND MEMBER FOCUS – SPECIAL NEEDS ASSISTANTS (SNAs)

Dubco Ireland is proud to be the Credit Union for Special Needs Assistants (SNAs) across Ireland. SNAs play a vital role in providing education support to thousands of children. In this article, we highlight the work of the SNA and their crucial role in providing this key service.

SNAs play a vital role in our education sector. They support the delivery of the curriculum to children in both primary and secondary schools across Ireland. They also work with children who have special educational needs or who have additional and significant care needs. With over 15,000 SNAs across Ireland, SNAs ensure there is an inclusive approach for all children in the state when it comes to education.

SNAs provide support that allows all children, including those with specialist needs, to continue to attend school. For many families, and the individual child, this is a life-changing support. We at Dubco Ireland thank and commend SNAs for this contribution to Irish society.

Fórsa Union, which represents thousands of SNAs through its education division, has done enormous work representing SNAs. Gaining recognition for the role of the SNA and achieving professionalism for the grade have long been core objectives of Fórsa. Huge strides have been made by Fórsa and we commend them in this work. Dubco Ireland has a strong and long-standing bond with Fórsa Union, with many of our members also being members of the union.

Pictured, Noreen O'Mahony, Chairperson of the Fórsa Education Divisional Executive and Chairperson of the Munster SNA Branch; Claudia Jennings, Vice-Chairperson of the Connacht / Ulster SNA Branch and Sinead Roche Scanlon, Training Officer of the Munster SNA Branch.

We recently spoke to Claudia Jennings, who has over sixteen years of experience working as an SNA. Claudia works in Cloonfad National School, Co. Roscommon, which has approximately 150 children, ten teachers and three SNAs. Claudia speaks with real passion about her work as an SNA and takes great pride in supporting children to achieve their full potential.

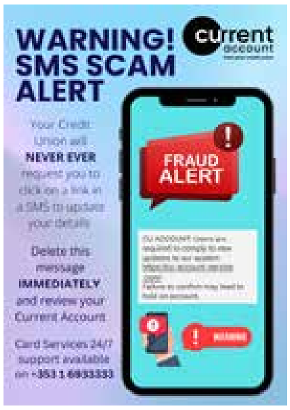
In describing a typical day in the life, Claudia says *"While school subjects remain standard from day to day and even year to year, the personalities and the interactions with the children I work with continually change and evolve. No two days are identical, and while every job has aspects we might find challenging, overall, it is a very enjoyable role and hugely rewarding."*

Pictured, Eilise McGarrell Membership Officer of Fórsa Union Connacht/Ulster Branch & Vice-Chairperson of the Fórsa Education Divisional Executive.

In discussing the role with Claudia, a challenge she sees SNAs facing, particularly in rural areas, is the isolation some can feel due to being one of only a few or sometimes being the only SNA on a school staff. This is one of many reasons Claudia believes joining a Trade Union is so important. Claudia describes how it can also be frustrating to see families and schools continually fighting for basic support that students with additional needs require. Claudia sees it is critical that all children be given the opportunity to participate as fully in their education and school life as their peers and siblings.

Claudia is a member of Fórsa, Vice-Chairperson of the Connacht/Ulster SNA Branch, and is also a member of the Education Divisional Executive. She is a strong believer in the concept of solidarity and collegiality and is passionate about representing people who may not be in a position to stand up for themselves. This strong belief in social justice has many common bonds with the credit union movement. We in Dubco Ireland wish Claudia and her SNA colleagues the very best in their vital work.

Recent Fórsa Union event for SNA's in Athlone



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

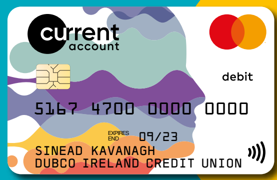
*Subject to terms & conditions, Maximum €3,000.

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%

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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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!

HISTORIC SIGNING OF COMMENCEMENT ORDER TO IMPLEMENT NEW CREDIT UNION ACT

The Department of Finance invited Dubco Ireland CEO Michael Ahern to witness the Minister for Finance, Michael McGrath T.D. and Minister for Financial Services, Credit Unions & Insurance, Jennifer Carroll MacNeill T.D., signing the commencement order to implement Phases 1 and 2 of the Credit Union Amendment Act 2023. Michael is the only CEO member of the Credit Union Advisory Committee, which advises the Minister for Finance on Credit Union related matters. The Credit Union Amendment Act 2023 is the culmination of several years of work and is a significant milestone for Credit Unions. It aims to bring about significant reforms for the sector that will have far-reaching positive implications in the years to come. It has come about through the hard work of the Government, the Regulator, the Credit Union Advisory Committee, Representative Bodies and individual Credit Unions. Members can be proud of our Credit Union's contribution to this historic and potentially game-changing Act.

Pictured is the Credit Union Advisory Committee, which includes Dubco Ireland's CEO Michael Ahern, the Minister for Finance Michael McGrath T.D. and Minister for Financial Services, Jennifer Carroll MacNeill T.D. at the signing of the Act in February 2024.

DFB REPRESENTING IRELAND AT THE WORLD FIREFIGHTING CHAMPIONSHIPS IN SAUDI ARABIA

Congratulations to Dubco Ireland member Gemma Kiernan and her DFB colleagues, who took part in the International Firefighters Challenge representing Ireland in Saudi Arabia. In-particular, we would like to congratulate Ray Kenny for winning a gold medal in the driving challenge.

The official opening ceremony was an impressive parade of 110 international firefighters from all around the world. The many events in this international competition included a 32-metre thirteen-storey stair climb in full firefighting PPE and breathing apparatus in the King Abdulaziz Ithra Centre for World Culture.

Ray Kenny was again successful in the Toughest Firefighter Alive (TFA Challenge) winning a bronze medal for Team Ireland. This was a timed event consisting of multiple aspects to showcase a firefighter's skillset, including running out and rolling a hose, dragging a 75kg dummy, a weighted confined spaces crawl, a 3m wall climb, a weighted stair climb with 40kg and then a haul of 26kg up a further 10 storey stairs, all with full firefighting PPE and breathing apparatus in extreme high temperatures.

We are honoured to have super-heroes as members, and we send huge congratulations to all at DFB from Dubco Ireland! We were exhausted just reading the above!!!!

Back row from left Danny Dorney, Stephen O Neill and Ray Kenny and front row Gemma Kiernan and Sarah Good. All DFB Firefighters representing Ireland

DUBCO IRELAND INVITED TO BOOTS IRELAND NATIONAL CONFERENCE

Dubco Ireland was delighted to be invited by Boots Ireland to their national conference in February as part of their staff wellness programme. The conference was held for store managers and pharmacists to inform them of our services. We enjoyed meeting and talking to the Boots team about the benefits Dubco Ireland can offer staff as part of their wellness programme.

DUBCO IRELAND INVESTS IN MORE NEW SOCIAL HOUSING FOR FAMILIES

Dubco Ireland's CEO Michael Ahern and Vice-Chairperson Gerry Macken recently attended the completion ceremony for 38 social homes in Aderrig Square, Adamstown, in west Dublin. This development was completed by Circle Voluntary Housing Association in conjunction with South Dublin County Council and the *Credit Union Approved Housing Body (CU AHB) Fund.*

Dubco Ireland is a founding member of this fund, which now has 23 credit unions investing in it. Comprising 19 one-bedroom and 19 two-bedroom apartments, the total cost of the Aderrig Square development amounted to €11.1 million, with an average apartment cost of just under €300,000. The project received €8.2 million in funding from the CU AHB Fund and represents a significant step forward in the mission to provide quality, affordable housing to those in housing need. Dubco Ireland is proud to invest in projects that address real social needs, such as providing homes for families. This endeavour encapsulates the essence of credit unions, supporting communities and making a tangible difference in people's lives.