JULY 2023

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

16,727 MEMBERS | **€74M** LOAN BOOK | **€150.7M** ASSETS

Dear Member,

Summertime is upon us, and I hope you have been enjoying the glorious sunny days throughout the month of June!

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 which is essential for the viability of the organisation. We recently introduced a new education loan rate at 4.27% (4.36% APR). For those of you with children who recently completed the leaving certificate and are considering college courses, it would be a good way to help fund their next step.

Launching our new escalator deposit account
I am delighted to confirm that we will be launching our new escalator deposit account shortly. If you are considering saving, why not sign-up for this new account? With the escalator account, the interest earned increases every year over a 5-year period. This way you grow your savings and earn a healthy return.

For more details on this fantastic offer, visit our website at www.dubcoireland.ie/escalator or talk to any of the Dubco Ireland team for details.

Membership development
We continue to strive to develop our membership base. New members are the future lifeblood of a Credit Union, and together with existing members will underpin the future growth and stability of this great Credit Union. We recently welcomed new members from Wicklow and Westmeath County Councils into the Dubco Ireland family. We are always delighted to welcome new members, including family members. You may well have friends and family working in the Fast-Moving Consumer Goods (FMCG) sector - mainly retail & pharmaceutical type organisations - so if you know of anyone who works in these types of organisations who might like to avail of our services, we would be delighted to hear from them.

As ever, on behalf of the staff and volunteers, thank you for your ongoing support. And I hope you all have a lovely summer.

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	5-7 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	€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	€98.25	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	€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.

NEW ESCALATOR DEPOSIT ACCOUNT!

Escalate the interest of your savings with us.

More details inside!

AER 1.50% PER ANNUM (SUBJECT TO DIRT)

THINKING OF ESCAPING THIS SUMMER?

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

Why not take a short break to the sun or that holiday of a lifetime with help from Dubco Ireland!

Borrow		
€12,000	3 Years	€86.51
€2,000	1 Year	€40.04
Loan Amount	Repayment Term	Weekly Repayment

WORRIED ABOUT PAYING THE KIDS COLLEGE FEES?

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

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

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

UPGRADING YOUR CAR IN JULY?

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

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

Borrow		
€40,000	10 Years	€97.58
€25,000	7 Years	€81.31
Loan Amount	Repayment Term	Weekly Repayment

CONSIDERING INSULATING YOUR HOME TO SAVE ON ENERGY BILLS?

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

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

Borrow		
€50,000	10 Years	€124.78
€25,000	7 Years	€82.65
Loan Amount	Repayment Term	Weekly Repayment

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. 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.

Ask an adult to help with the cutting

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

What are the names of Harry Potter's parents?

a) John and Mary
b) James and Lily
c) Peter and Rose

Question 2

How many sides does a hexagon have?

a) 3
b) 4
c) 6

Question 3

What is the name of the tree that produces conkers?

a) Horse chestnut
b) Willow
c) Silver birch

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 of July 2023.**

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

NEW ESCALATOR DEPOSIT ACCOUNT

Escalate the interest of your savings with us.

Read more below!!

WATCH YOUR SAVINGS GROW & EARN A HEALTHY RETURN

If you are considering saving, why not sign-up for our new Escalator Deposit account.

With Escalator, the interest earned increases every year over a 5-year period. This way you grow your savings and earn a healthy return.

Escalator will pay the following annual interest rates (DIRT will apply):

Year 1	Year 2	Year 3	Year 4	Year 5
0.50%	1.00%	1.50%	2.00%	2.50%

Our Fixed Term 5 Year Escalator Deposit Account is Coming Soon!

For further details in relation to the application process & closing dates, please visit our website at **www.dubcoireland.ie/escalator**

We expect strong demand for the product, so applications may close earlier as a result.

T&C's will apply.

So don't delay contact Dubco Ireland today to get your savings growing with us!
Call us on 01 887 0400 or visit www.dubcoireland.ie/escalator

*The window for applications may close earlier, subject to demand for the product. Interest will be applied to accounts on the anniversary of each year at the above rates. Total allocation allowed into the Fixed Term 5 Year Escalator Deposit will be capped and will be on a first come first served basis.

WINNERS CORNER!

Prizes	April	May	June
€16,000	Gerard Flood	Patricia Sweeney	Patrick Malone
€4,000	Kevin Crowley	Michael McCabe	David Moyer
€1,000	Mairead Cullivan Carol Deighan Catherine O'Connor Irene Bryant Paul Pujolas James Cooney James Hussey Karl White John O'Brien Anthony Fagan Hugh Fitzpatrick Angelica FlorinaIncze	Lisa Doherty Tina O'Shaughnessy Christopher Ankers Patrick Sutton Rachel Lacey Susan Shivnen Alan Staunton Vivienne Greene Terence Cowan Carl Donovan Thomas Doyle Thomas Barrett	Kenneth Crotty Patrick O'Riordan Elizabeth Mary Hearst Gregory Creighton Donna Woods Karen Leeson Philip Ferguson Deidre Doyle Brian Murphy Joanne Martin Kathleen Kelleher Georgia Behan
€500	Daniel Holland John Cusack Anonymous Elizabeth Kilduff Nadia Minchin Darragh Fallon Phyllis Farrell Joseph Whelan	Maurice McCann Eoin Leonard Adele Dooley John Daly Claire Marie Dempsey Natalie Dunne Con Hegarty Derek Ahern	Siobhan Feely Grace Carney James O'Donnell Eileen Hart Mary Harrington Joseph Mulligan Ann Behan Katelyn Behan

EASTER COLOURING COMPETITION

Congratulations to Hannah Staunton (Aged 8) who won the Children's Easter Colouring Competition.

GAELTACHT BURSARY WINNERS 2023

The Gaeltacht Bursary draw took place on the 22nd of June 2023. There were ten draw winners who each won bursaries to the value of €300.

They are Ella Guckian, Eoin Lumsden, Aisling Vickers, Melissa Corcoran, Jayden Griffin, Jake Daly, Méabh Geary, Cian O'Connor, Aoife Geray, Michael Reilly.

APRIL KIDS COMPETITION WINNERS!

€50 - Kate Woods
€30 - Lewis Byrne
€20 - Ali Ferron
€15 - Hannah Rothl

DUBCO IRELAND MEMBER FOCUS

Dubco Ireland are proud to support our members. Here we talk to Cameron Hyland, a Dubco Ireland member and a Rescuer with Dublin Fire Brigade Rope Rescue Team.

Could you tell us a bit about yourself and your background?
My name is Cameron Hyland, I am 29 years old and currently working for Dublin Fire Brigade as a Firefighter/ Paramedic. Before I joined the brigade I worked for DCC Sports and Fitness centers as a lifeguard and swimming teacher. Outside of work I enjoy many outdoor hobbies like kayaking, scuba diving, rock climbing and camping.

What is your role in DFB?
I joined DFB in January 2016. My main role in DFB is a firefighter / paramedic. Our main job is responding to emergency calls. I am also trained as a swift water rescue technican to conduct water based rescues and as a coxswain for our two rescue boats which respond to emergency rescues on the Liffey and Dublin Bay. Last but not least, I'm a member of DFB's Rope Rescue team.

Where are you stationed with DFB?
I am Currently stationed in Tara Street Fire Station which is our Headquarters.

How Long are you a member of Dubco Ireland?
I have been a member of Dubco Ireland since I joined the brigade in 2016.

How long are you a member of DFB Rope Rescue Team?
I joined the team in October 2022.

Could you tell us a little bit about the team and what competitions you are in?
The team started out with a small group of firefighters and officers from Phibsborough fire station. The crew in Phibsborough are specialised in highline rescue and are called upon to conduct rescues from high or very difficult to access spaces like cranes, or inside of confined spaces or down large cliffs. Due to the highly complex nature of these types of technical rescues there is a constant need for training and learning new skills and technique. To give themselves the best opportunity to do this, the crews in Phibsborough formed a competitive rope rescue team so they could take part in international competitions to challenge their skills and also to learn and share knowledge with other teams from around the world.

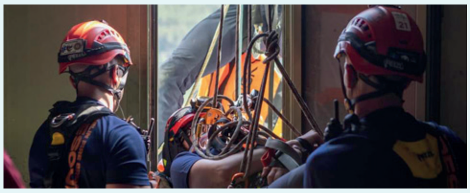
The team had its first competition in Belgium at an event called Grimp Day. They were the first team of firefighters to represent Ireland at the competition. From the success of that event the team was expanded to include firefighters from all across DFB. Now we are seeking to compete in many more events around the world. Already this year we attended an event in Spain called Rescue Great Day and the team also returned to Grimp Day which was held in France this year.

Both events had some extremely challenging scenarios such as rescues from confined spaces, climbing 90 meters up a rope to rescue a causality from the top of a crane, absailing down a dam to the causality at the bottom and bringing them back up, or using a highline spanning across a 100 meter wide gorge to access a causality down the bottom and bring them back up to safety.

How many members has the club got?
There are currently 35 members In the rope rescue team.

Could you tell our members about the rescue the club made while at a competition in Spain last month?
On our way home from rescue great day we were driving on the motorway from Seville to Malaga to catch our flight back. We were in the van chatting and having a laugh about the event when we noticed a couple of cars stopped in the middle of the motorway with their hazard lights on. Just in front of them was a person laying on the ground with a motorbike helmet on. He was badly injured and not moving. We identified ourselves to the other people who had stopped to try help and began to assess the man's injuries while also parking our van in such a way as to protect us from oncoming traffic, as well as calling the local emergency services and advising them of the situation.

One of our team members has been involved with motorbike racing for a number of years and has helped train bike marshals for race events. He quickly recognised that the man was suffering from a condition called traumatic brain impact apnoea. This is a life threatening condition often seen in motorbike accidents that is caused by a significant impact to the head that disrupts the signals from the brain that tell us to breath. If left untreated it can cause a cardiac arrest in a matter of minutes.



Knowing this we used our skills as paramedics to remove the man's helmet and support his airway after several minutes his condition began to improve to the point where he regained consciousness and was able to talk with us a little. We continued to manage the scene until the emergency services arrived and an ambulance took the man to hospital. His condition was serious but stable when he arrived to the hospital and we later learned that he was kept in ICU for a week after which he was discharged. I think things like this just go to show that the willingness to help others regardless of where we are or what were doing is a trait that all emergency service personnel possess and are very proud of.

Thank you to Kevin Johnson, CEO of the Credit Union Development Association (CUDA) for presenting to our board members, volunteers and management at our recent strategy day.

WARNING! BEWARE OF FRAUD

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!

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 - John & 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 - John & 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 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 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.

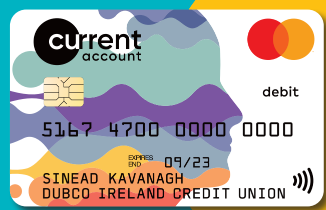
LOOKING FOR INSTANT ACCESS TO YOUR MONEY?

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
- 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 mail 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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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.

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.