

MEMBERS NEWS



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

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Fast. Simple. Friendly.

16,394 MEMBERS

€77M LOAN BOOK

€154.5M ASSETS

Dear Member,

Local Authority Membership Development

I am pleased to note that our efforts to reach out to local authorities have seen us invited to visit Wexford, Roscommon, Leitrim and Monaghan. Founded by a local authority (DCC), Dubco Ireland is always delighted when other local authorities enable us to share the benefits of membership with their staff.

Retirement of Carol Walsh

I want to express my sincere congratulations, thanks and best wishes to Carol Walsh, who retired in September. Carol joined us in 2000 and was a valued member of our staff. Carol was also renowned for her generosity to us, always bringing treats to work for her adopted 'family'. Thank you, Carol, for everything.

End of Financial Year

Our financial year ends on 30th September. We performed well in the past year, with our loan book continuing to grow. The Board of Directors is cognisant of the current interest rate environment and is giving serious consideration to paying a dividend to members (subject to Central Bank authorisation).

As ever, thank you to our members from your board of directors, volunteers, and staff.

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.

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 ESCAPING FOR MID-TERM BREAK?

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

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

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

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

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

GO GREEN THIS WINTER & 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

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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KIDS CORNER

FOR AGED 15 & UNDER

Question 1

Which super-hero can climb up walls and buildings?

- a) Wolverine
- b) Thor
- c) Spiderman

Question 2

How many sides does a triangle have?

- a) Three
- b) four
- c) eight

Question 3

What do caterpillars turn into?

- a) Moths
- b) Butterflies
- c) Bumble Bees

Ask an adult to help with the cutting



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 27th of October 2023.

NAME:
ADDRESS:
CONTACT NUMBER:
MEMBER NUMBER:



International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work, and share member experiences. International Credit Union (ICU) Day has been celebrated on the third Thursday of October since 1948. The goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The 75th anniversary of International Credit Union Day® will be celebrated on Thursday, October 19, 2023

KENNEDY/TOOMEY ANNUAL CHARITIES:

Our members nominated the following 20 charities to receive support from Dubco Ireland for 2023. Each charity listed will receive €500 donation. Thanks to all members for their input.

1. Dublin Rape Crisis Centre.
2. Aspire Ireland (for Autism).
3. Aoife's Clown Doctors.
4. JADD – Jobstown Assisting Drug Dependency
5. St. Joseph's Primary School for Children with Visual Impairment.
6. Epilepsy Ireland.
7. St Francis Hospice Raheny.
8. Alone.
9. Irish Cancer Society.
10. NCBI.
11. Debra Ireland.
12. Marie Keating Foundation.
13. Make a Wish.
14. Harold's Cross Hospice.
15. Jack & Jill.
16. Shannon's Hopeline.
17. ISPCA.
18. Laura Lynn Foundation.
19. Burren Chernobyl Project.
20. North Dublin Cat Rescue.

WANT TO DO SOMETHING SPECIAL THIS CHRISTMAS?

Why not talk to Dubco Ireland for that extra help

Borrow €2,500	1 Year	€50.05
Loan Amount	Repayment Term	Weekly Repayment



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

WINNERS CORNER!

Prizes	July	August	September
€16,000	Paul Mulhall	Peter Hedderman	Ian Marc Stirling
€4,000	Judith Comiskey	Sinead Hayden	Hugh Keeley
€1,000	Edward Reilly Gerard Comey Brendan McGuigan Mary English Thomas McGrattan Harry Fitzgerald Brendan Mooney John Dorman John Thompson Elizabeth Kane Kevin Crowley Charles Daniels	Dave McGuirk George Perry Ciara Boylan Marita Lawlor Elaine DeCourcy Bláthnaid & Niall Conlon Antoinette Foley William Lindsay Frank Long James Batt Ann Marie Sullivan Paul Murphy	James Bissett Frank Smith Bernard Pender Snr James Storey James Riordan Alan Bride Keith McEvoy Reinhild Cullen Rory McClean George Graham Robert Patrick Walsh Anthony Nugent
€500	Charles Daniels Sean O'Sullivan Terence Parkes Michael O'Brien Charlotte Kiernan Eoghan Dempsey George Byrne John Collins	Brigid McQuillan Des Cummins Jnr Karen Callaghan Patrick Lyons Colm Leahy Deirdre Wade Emma-Jane Corscadden Karen Behan	Ronald Smyth Frank Hayden Patrick Glennon Peter Gorman Andrea MacDonald Gareth Bowes Stephen Wearen Alison Doyle



Liam Ahern of Dubco Ireland pictured presenting SNA Patrick Kenneally of Tipperary with his prize at a recent SNA Munster Regional Event.



Doreen Smyth of St Stephen's National School, Navan, Co Meath is pictured receiving her prize at a recent SNA North Leinster event with Chairperson Carol McSherry and Vice-Chair, Christina Scott.

JULY KIDS COMPETITION WINNERS!

- €50 - Kate Woods
- €30 - Jenna Ferron
- €20 - Jasmine Carpenter
- €15 - Samuel Fitzpatrick



DUBCO IRELAND MEMBER FOCUS -CHARITABLE PROJECTS



We recently received a visit to Dubco Ireland offices, from Sister Mary Richardson, who returned to Ireland from The Gambia and Senegal, in west Africa where she has been working on a project supported by Dubco Ireland.

Mary is a first cousin of Monica Murphy who has volunteered with Dubco Ireland for many years. It was this relationship, that resulted in Dubco Ireland sponsoring a school project for many years in Fajikunda, a suburb of Banjul, the capital of The Gambia. Dubco Ireland members have been supporting this nursery school and the work of its teachers in one of Africa's poorest countries since 2001.



Over 22 years, Dubco Ireland have helped support the education of approximately one thousand boys and girls of The Gambia in pre-primary education or the equivalent of Ireland's junior and senior infants.

The school was originally setup in 1984 by the Marist Sisters to help the Gambians with early childhood education and train teachers to run this school. One of the leading figures in developing the school in the late 1980's was Cork native, Sister Ann O'Mahoney. The Republic of the Gambia is the smallest country in Africa and is surrounded by Senegal except for its western coast on the Atlantic Ocean. A former British colony, it gained its independence in 1965, and its economy is dominated by farming, fishing, and tourism. It is estimated that almost 48% of its 1.8 million citizens live in poverty. The closest Irish embassy is 3,536 kilometres away or a 58-hour drive to Abuja, Nigeria.

Sister Mary Richardson wanted to express her thanks to Dubco Ireland members for their continued help and support for this education project in The Gambia.



Sister Mary Richardson of The Gambia Education Project with Ingrid Neary & Paul O'Grady of Dubco Ireland.

Mary is a Dubliner, originally from Kilmainham. She trained as a primary school teacher in the original Carysfort Avenue teacher training college in Blackrock.

Mary qualified as a primary school teacher and joined the Irish Marist Sisters in 1978. She

worked in the Irish education system for 20 years, teaching in Goldenbridge and in 2001, took the opportunity to travel to Africa to teach with the Marist Sisters in the Gambia. The funding that Dubco Ireland members have provided, has helped make a difference in the lives of many young children in one of the world's poorest countries. The school has expanded while Mary has worked in it and has helped fund 3 qualified teachers and a head teacher also. The school receives no funding from the Gambian state and survives on charitable donations.

The children are taught through English, with the goal of improving their literacy skills. Teachers use a formal education programme of lessons, developed by the Marists to help support and educate the children. The school had no electricity up to its introduction in 2001 thanks to Dubco Ireland support. In a country and continent impacted by political and social uncertainty, war, poverty and climate change, Dubco Ireland's support is a small but very positive contribution to nearly one thousand young lives as they set out on their life. Helping others is at the very heart of Dubco Ireland's purpose and we should all be proud of this contribution.



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**



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



WARNING! SMS SCAM ALERT

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





To Dubco Ireland
Subject Member Feedback

Here is an email we received from a member about his loan application experience.

It's great to get such positive feedback from our members. Thank you!

I wanted to give some positive feedback because I'm sure people are quick to complain but never give some positive comments. Recently joined Dubco and wanted to reduce my loan amounts down with other financial institutions. These loans weren't huge but was a big monthly cost. I got the idea to just pay some of the amount off and I quickly spiralled myself into a complicated loan application.

A few days go by, and Liam Ahern called me. He was extremely knowledgeable. He broke the entire process down in a very simplified process, was able to advise on an easier way of completing my application as well as a step-by-step guide on how to draw down etc.,

I think he could tell I was confusing the process, but he never got frustrated with me, he was always extremely helpful. His communication was extremely quick and easy to understand.

I just wanted to highlight this as working in customer care myself I know how frequent complaints are but how infrequent positive feedback is so wanted to highlight Liam's assistance here.

Cheers again guys.

Regards, Craig

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: **€15,600**

Weekly **€300**

or Fortnightly **€600**

or Monthly **€1,300**

(by EFT, DD or payroll deduction)

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

- Open budget billpay account - a BIC and IBAN will be issued
- Instruct bill provider to take payment from new BIC & IBAN
Provider then takes the money from budget billpay account
- Set up the agreed regular funds transfer into Dubco Ireland
- Apply for overdraft if required*
- Ensure overdraft cleared at each annual billpay renewal date

All of the above for €3 monthly maximum

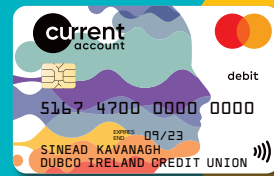
*Subject to terms & conditions, Maximum €3,000.

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!

To find out more about this great service, scan here



Borrow Today

- 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!



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 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 here to become
a member through
our mobile
banking app today!



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