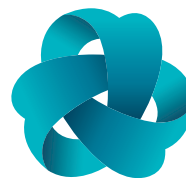


MEMBERS NEWS



**DUBCO
IRELAND**
CREDIT UNION

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

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

Fast. Simple. Friendly.

17,445 MEMBERS

€86M LOAN BOOK

€161M ASSETS

Dear Member,

As we enjoy the Summer, we want to update you on some of the many initiatives underway at Dubco Ireland.

Launching our new Saver Accounts (3 month and 12 month)

I am delighted to let you know that we will be launching two new savings products shortly. The 3-MONTH SAVER ACCOUNT allows you to earn 1.5% (1.5% AER) interest p.a. while allowing you to access your funds subject to a 3-month notice period. The 12 MONTH SAVER ACCOUNT allows you to earn 2% (2% AER) interest p.a. and is subject to a 12-month notice period for withdrawing your funds. You can top up both accounts as you go, for example, from your payroll, and make one-off lodgements.

For more details please visit our website at www.dubcoireland.ie/savings or speak to a Dubco Ireland team member for more information.

Please make Dubco Ireland your first port of call for a loan

We continue to see strong growth in the value of loans issued. Our loan book is now over €86 million, a great achievement. This growth is down to your support, which we greatly appreciate.

Education Loan

Our education loan is among the most competitive such loans across the Credit Union sector at 4.27% (4.36% APR) for up to 10 years. This availability of this longer term will make education loans more affordable for many members as it would

spread repayments out over a longer term. For those of you with children whose education you must fund, and especially those completing their leaving certificate, we would be delighted to hear from you.

Membership development

We continue to develop our membership base.

We recently welcomed members from the Waterford City and County Council and now work with 18 local authorities across Ireland. We completed a collaborative approach to financial wellness with Wicklow County Council, doing a series of webinars to support their employee wellness efforts. We also completed our first series of engagements with the Housing Agency, including webinars and in-person presentations.

In FMCG, we attended both the Convenience Store and Newsagents Association (CSNA) national conference in May, at which we promoted our SME green loan for the return packaging scheme and the Forsa Union national conference in Killarney, engaging with local authority employees and SNAs from across Ireland.

Congratulations Gaeltacht Bursary Winners

Finally, thank you to all those who entered the Dubco Ireland Gaeltacht Bursary and congratulations to the 10 lucky winners!

Wishing all our members a very happy and enjoyable summer.

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.

NEW SAVINGS ACCOUNTS

www.dubcoireland.ie

3 MONTH NOTICE SAVER ACCOUNT

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

12 MONTH 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



Low Rate Holiday Loans

7.97% (8.27% APR)

Free
Loan Protection**
7.97%
(8.27% 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.

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

Electric & Hybrid Car Loan

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

Borrow
€40,000

10 Years

€97.58

Loan Amount

Repayment Term

Weekly Repayment

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

Standard Car Loan

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

Borrow
€25,000

7 Years

€84.01

Loan Amount

Repayment Term

Weekly Repayment

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

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.

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.

3.40%
Interest rates from
(3.45% APRC*)

Repayment
terms up to
35 Years



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.

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

Who is the star of the new Disney Pixar movie Inside Out 2?

a) Mickey Mouse
b) The Grinch
c) Riley

Question 2

What is the host city for the 2024 Summer Olympic Games?

a) Sydney
b) Paris
c) Cape Town

Question 3

What is the national emblem of Ireland?

a) Harp
b) Kangaroo
c) Bald Eagle

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 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 20th of September 2024.

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

2024 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 2024. We received over 60 nominated charities from our members with all of them being worthy of support. Dubco Ireland has an annual charity fund of €10,000 which is distributed to these charities in June every year. Any charities nominated, must be an Irish registered charity to be considered for support. The Membership committee shortlisted the 60 applicants down to 25 charities with each of them receiving a cheque of €400. The 25 charities are listed below.



Each charity receives funding of €400.00

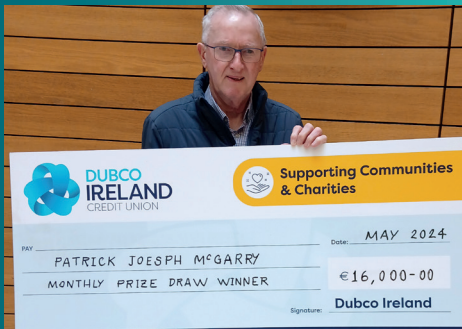
2024 GAELTACHT BURSARY SPONSORSHIP

Every summer, Dubco Ireland awards 10 lucky winners Gaeltacht Bursary sponsorships to the value of €300 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: Callie Dempsey, Balbriggan, Co Dublin. Ellen Doolan, Lucan, Co. Dublin. Cian O'Connor, Templeogue, Dublin 6w. Ciara Fleming, Baltinglass, Wicklow. Alex Daly, Raheny, Dublin 5. Ferdia Gallagher, Artane, Dublin 5. Cian Ó Fionnáldáin, Swords. Aoife O'Connor Templeogue, Dublin 6w. Jake Daly, Raheny, Dublin 5. Senan London, Tallanstown, Louth.



WINNERS CORNER!

Prizes	April	May	June
€16,000	Janice Guthrie	Patrick Joseph McGarry	Orna Fynes
€4,000	Carol O'Byrne	Sean Kinsella	Stephen Sweetman
€1,000	John P Munds James Flood Doireann O'Byrne & Declan Grogan Nicholas Farrell Wayne Dunphy Darren Burns Darragh Cunningham Angela Brady Marcella Dillon David Greene William Cruise Emmett Bowes	Kenneth Gorman Philomena Donnellan John Sheils Ann Ward Catherine Broderick Maureen McNamara Charles Ward Gregory Foster Jordan Taaffe David Garvey Sean Power Katelyn Behan	Malachy Farrell Gabriella Canavan Sarah Sheridan Joseph Prouse Alice Jordan Cillian Domican Gerry Folan Thomas Keane Claire Moloney Paul Fay Clodagh Nolan Carol King Byrne
€500	Frank O'Gorman Eoin Downey Annette Barron Monica Kinsella Mary Daly Jackie Farrell Tanya Behan Jennifer Dooley	Brendan Duignan Margaret Scallan Stephen Ward Anthony McCann Damien Nolan Thomas & Catherine Lillis Gillian Bowden Marion Cooling	Eva Coady Grainne Moore Kay O'Sullivan Brian O'Gorman Chris Costello Thomas Morrissey Robert Timmons Tara Curran



CONGRATULATIONS TO Patrick Joesph McGarry from Lucan, Co. Dublin who won €16,000 on our May monthly prize draw!

EASTER COMPETITION WINNER

George Brophy, Easter Egg Raffle

FATHER'S DAY COMPETITION WINNER

Elaine Walsh, €100 gift voucher

TIKTOK COMPETITION WINNER

April €200- Pamela Moore

May €200- Pamela Roche

APRIL KIDS COMPETITION WINNERS!

€50-Amelia Gaffney

€30- Dylan Tobin

€20-Sean Daly

€15- Jenna Ferron

Congratulations to Dublin Fire Brigade's first ever Ladies GAA team who played their first match on the 13th of June 2024 against Naomh Mearnóg , winning with a score of 3-7 to 1-6. Dubco Ireland were delighted to support the ladies team and enabled them purchase training equipment to aid them in their training since forming the team. Good luck to Shauna Wilson and her teammates in the next competitive match!



MONEY DOESN'T GROW ON TREES

IT DOES IN DUBCO IRELAND'S



3 MONTH NOTICE SAVER ACCOUNT

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

12 MONTH NOTICE SAVER ACCOUNT

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



Dubco Ireland 3 MONTH NOTICE SAVER

For members looking for a short-term savings option with a competitive interest rate and moderate liquidity.

Earn a total of 1.5% (1.5% AER) annually!*

Interest Rate: 1.5% gross per annum
subject to DIRT*

Minimum Balance: €100

Maximum Balance: €75,000

*The 3 month notice saver and the 12 month notice saver accounts are subject to DIRT at the prevailing rate. Rates are variable and will be reviewed annually. Please see terms & conditions for details available at www.dubcoireland.ie/savings
Variable Interest Rate is calculated daily and credited to the account on a quarterly basis.

Dubco Ireland 12 MONTH NOTICE SAVER

For members looking for a higher interest rate and willing to commit to a longer notice period for larger savings goals.

Earn a total of 2% (2% AER) annually!

Interest Rate: 2% gross per annum
subject to DIRT*

Minimum Balance: €500

Maximum Balance: €75,000

HOW TO **APPLY**

Don't delay contacting Dubco Ireland today to get your savings growing with us!

Enquiries by email to: savings@dubcoireland.ie

Call us on **01 887 0400** or visit

www.dubcoireland.ie/savings

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



Scan for Details



NEW VISHING SCAM ALERT!

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

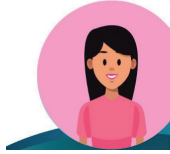
DO NOT follow the instructions - just hang up!



DUBCO IRELAND

Warning
Beware of
FRAUD

NEVER share your personal details, security codes or PINs with anyone.



DUBCO IRELAND CREDIT UNION

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



FRAUD ALERT



DUBCO IRELAND

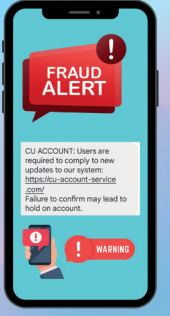
WARNING! SMS SCAM ALERT

current account

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



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)

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

- Open a 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:

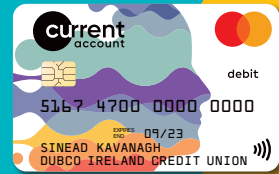
- Easy to sign up
- Transparent Fees
- Overdraft for unexpected expenses
- Same friendly service you expect from Dubco Ireland
- Globally accepted Mastercard Debit Card
- Use in-store, online or at ATMs
- Contactless payments
- Mobile App, eStatements and eFee Advices
- Secure online shopping
- 24/7 support for lost/stolen debit cards

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.



Scan here for more information



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!

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.

*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.

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!