

MEMBERS NEWS



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

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E: info@dubcoireland.ie
W: www.dubcoireland.ie

Fast. Simple. Friendly.

16,323 MEMBERS

€69.7M LOAN BOOK

€147.1M ASSETS

Dear Member,

Happy New Year from Dubco Ireland. May 2023 be a healthy, happy and peaceful one for you.

We had our AGM on 30th November, at which we asked members to approve a change to our common bond. This was supported overwhelmingly by the membership, and as at the time of writing we await an update about it from the Central Bank.

The year ended 30th September 2022 was both successful and challenging. On the positive side, our loan book increased to close to €69m. Our challenge is to issue more loans, as the volume of loans we issue is lower by almost 20% compared to pre Covid. However, longer term loans, such as car loans and

home improvements help our loan book to increase, while at the same time approximately 50% of all loans issued are for small personal loans. Therefore, we hope that we continue to serve all members, irrespective of their borrowing needs.

Whilst no dividend was paid for the year, the Board of Directors is working diligently to bring about conditions that will allow the resumption of dividend payments in the future.

May all of us here at Dubco Ireland thank you, as ever, for your ongoing support and loyalty.

Best wishes

Michael Ahern, CEO

LOAN RATES



PERSONAL LOAN

7.97% (8.27% APR*)
up to 10 year term



CAR LOAN

Standard Car
5 to 7 year term 5.97% (6.14% APR*)

Electric & Hybrid Car
5 to 10 year term 4.97% (5.08% APR*)



HOME IMPROVEMENT LOAN

6.70% (6.91% APR*)
5 to 10 year term



GREEN HOME IMPROVEMENT LOAN

5.47% (5.62% APR*)
5 to 10 year term



EDUCATION LOAN

4.97% (5.08% APR*)
up to 10 year term



COVERED LOAN (SAVINGS HIGHER THAN LOAN)

4.97% (5.08% APR*)
up to 10 year term



HOME LOAN

LTV <50% - up to 35 year term
3.40% (3.45% APRC**)

LTV <80% - up to 35 year term
3.60% (3.66% APRC**)



BUSINESS LOAN

5.97% (6.14% APR*)
up to 10 year term



GREEN BUSINESS LOAN

5.47% (5.62% APR*)
up to 10 year term



INCOME TAX PLUS LOAN

5.97% (6.14% APR*)
up to 1 year term

*The APR (Annual Percentage Rate) included is an example only; all APR examples are based on a €10,000 loan over a period of 60 monthly repayments.

**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 will be required.

INTRODUCE & EARN

Introduce a colleague or family member to Dubco Ireland

For introducing them, we'll lodge €50 to your Dubco Ireland Account. You'll also be entered into a draw to win €1,000 at our next AGM. The new member is also entered into a draw for €250 the month they join.

Now
€50!



DOWNLOAD OUR APP AND BECOME A MEMBER

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 18
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!

DID YOU KNOW?

When you telephone the office, instead of waiting on hold, you can now leave a contact number to hold your place in the queue and a member of our team will call you back when you're next in line!

START 2023 RIGHT

The Budget BillPay Account allows you to spread the cost of your bills over a year, ensuring you will have enough money for the things you need and for the things you want. It also:

- Helps you organise your spending and savings
- Takes the stress out of paying bills

Here's an example of how the Budget BillPay Account can help spread the cost of your bills in 2023.

Annual bills:

Electricity	€1,800
Mortgage	€12,000
Club Membership	€1,440
Car Insurance	€500
Total bills for 2023	€15,740
Total weekly payment	€302.70

If there isn't enough money in the Budget BillPay Account to cover all your bills an overdraft* facility may be available. The overdraft must clear to zero on a regular basis.

For further information, contact: Ann Behan 01 887 0419 or ann.behan@dubcoireland.ie or Caroline Wilkinson 01 887 0416 or caroline.wilkinson@dubcoireland.ie

*Terms & Conditions apply.

DEATH BENEFIT INSURANCE SCHEME (DBI)



Have you signed up for DBI?

The DBI policy will pay out a modest sum of money to the family of the policy holder to offset bereavement expenses. This is a group policy organised by Dubco Ireland and is available to eligible members. The cost of this insurance is paid by the member. The premium currently costs €3.63 per month. The current benefit is €3,075. The premium is agreed upon by the membership at the Annual General Meeting each year.

To opt in to the Death Benefit Insurance Scheme, please contact the office on **01 887 0400** or email info@dubcoireland.ie for more information.

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

Who won the FIFA World Cup 2022?

- a) France
- b) Croatia
- c) Argentina

Question 2

What type of fish is Nemo in the movie Finding Nemo?

- a) Clownfish
- b) Blue Hippo Tang
- c) Goldfish

Question 3

How many minutes are in 3.5 hours?

- a) 210
- b) 180
- c) 120

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 January 2023.**

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

WINNERS CORNER!

Prizes	October	November	December
€16,000	Sean Jordan	Thomas Grennan	Francis Dawson
€4,000	Robert Timmons	Carmel Dunne	Alan Horgan
€1,000	Caroline Dillon Allison Dowling Laurence McGivern Satvinder Singh David Bedford Peter Stapleton Gavin Cummins Mairead Cullivan Roy O'Connor Carol Breslin Bob Leggett David Kane	Monica O'Shea Denise Connolly Derek Philips John Blake Anthony Brien Elaine Caffrey Nathalie Lawlor Philip Power Mary Broome Kevin Rowe Elizabeth Mary Hearst Barry McCann	Rachel Mulvey Clare Hanway James O'Driscoll Sarah Behan David Grealley Anne O'Hanlon Elizabeth Knight Teresa Murray Jennifer Hennessy Schmidt Patrick Mulcahy Michael Kinsella James Edghil
€500	Rose Coombes Benedict O'Neill Francis Devlin Philip Stanley Curtis Murphy Catherine Maher Alan Martin Finn Anne Sheridan	Deirdre Cahill Kevin Crowther John McEvoy Jeanette Brown John Norton Laura Jane Higgins Colette Watters Sarah Mulhall	John & Michael Stafford Paul Doyle Ainin NiBhroin Michael Kennedy Noel Jackson Pamela Smith Anthony Dunphy Darcy MacKay
Croke Park Tickets		Fiona Murphy	Keith McKeon

OCTOBER KIDS COMPETITION WINNERS!

€50 - Brandon Tighe
€30 - Aoibhe McCoy
€20 - Charlie Owens
€15 - Lottie Donnelly



INTERNATIONAL CREDIT UNION DAY WINNERS

Just Eat Voucher
Melissa Clarke

Odeon Cinema
Louise Conlon

One4all Voucher
Jean McCaffrey

MATTHEW DAWSON BURSARY WINNERS

Conor Farrelly
- Health & Sport Science

Sinead Courtney
- Media & History

INTERNATIONAL CU COLOURING COMPETITION

Robyn Egan



12 WEEKS OF CHRISTMAS HAMPER WINNERS

Congratulations to all our winners

Declan Byrne, John Paul Parr,
Erica Byrne, Claire Rochford, Mary
Callan, Laura Whelan, Elaine
Maguire, Elizabeth Meade, Aine
Tobin, Anne McGee, Trevor Maher
& Shane McGill



HALLOWEEN FARMAPHOBIA TICKET WINNER

Fiona O'Brien

MYSTERY BOX WINNERS

€2,500 Bernadette Cogan

€1,500 Alice Jordan

€1,000 Angela Farrell

€1,000 Jennifer Devitt

€1,000 Kenneth Devine

€1,000 Kevin Mulhair

€1,000 Lorna Fields

€500 & hamper Andrew Kavanagh

€500 & hamper Carmel Byrne

€500 & hamper Josephine Sloan

€500 & hamper Patrick Meade

€500 & hamper William Deaton

We will have
more Special
Draws during
2023!

Are you Following Dubco Ireland 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 BORROWING IN 2023?

THINK DUBCO IRELAND CREDIT UNION

Here in Dubco Ireland borrowing is based on a member's ability to repay, not how long they have been a member or how much they have saved. Our loans are tailored to meet specific member needs and our interest rates are amongst the most competitive in Ireland.

Some Features and Benefits

- Easy application & decision in less than 24 hours
- Flexible repayment terms to suit you
- No wait period before new members borrow
- No minimum savings required
- No penalties for lump sum or early repayment
- Loans are insured up to €75,000 at no direct cost to all eligible members

How can you apply

- Call us on 01 887 0400
- Visit us in the office
- Apply online at www.dubcoireland.ie
- Email info@dubcoireland.ie

DID YOU KNOW?
We provide home loans for the
Tenant Purchase Scheme.

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!



DUBCO IRELAND PHONE SERVICE

Open Monday - Friday from 9am - 5pm.

Call us on **01 887 0400**

Dial **1** for **Office Opening Hours**

Dial **2** for **Loan Applications**

Dial **3** for **Membership**

Dial **4** for **Current Account & Debit Card**

Dial **5** for **Credit Control**

Dial **6** for **Insurance**

Dial **7** for **All other Inquiries**



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

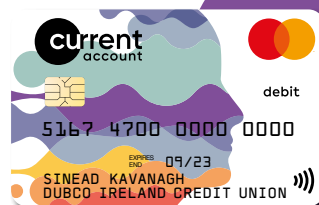
LOOKING FOR A NEW CURRENT ACCOUNT

- DUBCO IRELAND HAVE YOU COVERED!

Current Account, provided by Dubco Ireland Credit Union, 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.

TAKE BACK CONTROL OF YOUR CREDIT CARD

Our personal loan is the perfect answer to your credit card bills in 2023 with our Annual Percentage Rates (APR) being less than half of what the banks are offering!