MEMBERS NEWS

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

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DUBCO IRELAND CREDIT UNION

Fast. Simple. Friendly.

19,519 MEMBERS **€103M LOAN BOOK** **€180M ASSETS**

CEO MESSAGE

Dear Member,
We have just reached the end of our financial year at the 30th September and I am pleased to report another consistently solid performance by Dubco Ireland Credit Union. Although our loan book growth has slowed over the past year due to wider economic pressures across the economy, our overall assets and membership continue to grow.

Loan Book & Membership Growth
Our loan book is now €103m, and we issued 5,277 loans of c€36.6m to members this year. Our loan to asset ratio, a key metric across the Credit Union sector, is 57% and is one of the highest in the sector. Our membership also continues to grow strongly which shows the demand for our services. In the current year, we welcomed 1,207 new members, and our overall membership has now surpassed 19,500 members. As Dubco Ireland Credit Union approaches its 50th anniversary on the 14th of January 2027, we will be well on the way to achieving 20,000 members. This will be significant milestone. From a Credit Union founded in 1977 by Dublin Corporation staff, we now work with 26 local authorities across Ireland.

AGM
We plan to hold our AGM on Friday 27th of November in the Gresham Hotel – we will contact you to confirm further details in due course. We encourage members to attend the AGM, whether it be in person or online and participate in their Credit Union.

Finally, I would like to congratulate our Chairperson, Sheila Hennessy, who has been nominated as part of the Credit Union Awards 2026, in the category of Distinguished Leader. Sheila has given considerable service to Dubco Ireland as a volunteer and most recently in a leadership capacity as Chairperson. Her nomination in this cateogory is a clear reflection of the respect in which Sheila is held by the credit union sector. We all wish her the very best in the awards.

On behalf of us here at Dubco Ireland, many thanks for your continued support.

Best wishes

John Moran, CEO

MONEY DOESN'T GROW ON TREES IT DOES IN DUBCO IRELAND'S



3 MONTH
1.5% GROSS P.A. VARIABLE | 1.5% AER

or

12 MONTH
2% GROSS P.A. VARIABLE | 2% AER

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

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 initial lodgement: €100
Max Balance: €75,000

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 initial lodgement: €500
Max Balance: €75,000

The 3-Month Notice Saver and 12-Month Notice Saver accounts are subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate. AER means Annual Equivalent Rate. Interest rates are variable and are reviewed annually. Variable interest is calculated daily and credited to the account quarterly. Please see the terms and conditions for full details at www.dubcoireland.ie/services/notice-saver-accounts.

HOW TO APPLY

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

Enquiries by email to: info@dubcoireland.ie
Call us on **01 887 0400** or visit
www.dubcoireland.ie/services/notice-saver-accounts



Scan for Details

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



Dubco Ireland Board authorised a donation of €1,500 to UNICEF in support of their Emergency Relief Fund in Gaza. In-light of the humanitarian disaster taking place and in-particular its impact on children, this is urgently needed. We wish UNICEF well in their mission.





Borrow		
€3,000	1 Year	€60
Loan Amount	Repayment Term	Weekly Repayment

Representative Example: Total Cost of Credit: approximately €133. Total Amount Repayable: approximately €3,133.

Low Rate Holiday Loans

8.57% Variable Interest Rate (8.91% APR)

To apply for a Holiday Loan, call us on (01) 887 0400 & dial 2 for loan enquiries



Borrow		
€50,000	10 Years	€131
€25,000	7 Years	€86
Loan Amount	Repayment Term	Weekly Repayment

€50,000 over 10 years: Total Cost of Credit approx. €18,195 | Total Repayable approx. €68,195. | €25,000 over 7 years: Total Cost of Credit approx. €6,188 | Total Repayable approx. €31,188.



Borrow		
€2,000	1 Year	€40
Loan Amount	Repayment Term	Weekly Repayment

Representative Example: €2,000 over 1 year at a variable interest rate of 8.57% (8.91% APR).
Weekly repayment approximately €40. Total cost of credit approximately €89. Total amount repayable approximately €2,089.



Borrow		
€25,000	7 Years	€87
Loan Amount	Repayment Term	Weekly Repayment

Representative Example: €25,000 over 7 years at a variable interest rate of 6.97% (7.20% APR).
Weekly repayment approximately €87. Total interest approximately €6,664. Total cost of credit approximately €31,664.



Borrow		
€40,000	10 Years	€102
Loan Amount	Repayment Term	Weekly Repayment

Representative Example: €40,000 over 10 years at a variable interest rate of 5.97% (6.14% APR).
Weekly repayment approximately €102. Total cost of credit approximately €13,040. Total amount repayable approximately €53,040.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit report, which may limit your ability to access credit, a hire-purchase agreement, a consumer-hire agreement or a BNPL-agreement in the future.

APR means Annual Percentage Rate.

Lending criteria, terms and conditions apply. Interest rates quoted are variable. Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland.

CARA PROJECTS: CHANGING LIVES TOGETHER

Dubco Ireland Credit Union is proud to support Cara Projects, an Irish charity, working to help vulnerable communities in Kenya. Here is some information from Cara Projects on their most recent work. In the heart of rural Kenya, CARA Projects is helping vulnerable children, young mothers and families build brighter futures. Over 900 girls have received protection and support through CARA programmes, while 60 Maasai young women have been trained in tailoring, horticulture and life skills to help them earn an income and become independent.

With the support of donors and volunteers, CARA has also built more than 40 homes for vulnerable Maasai families, provides education for 30 children at Kocha Kindergarten, and funds school fees for approximately 80 children each year. Food bag distributions and solar lighting projects during our annual volunteer trips have also reached hundreds of families, bringing security, dignity and hope where it is needed most.

We are so appreciative of all the support received from sponsors. Without this none of the above would be possible. Asanteni Sana which is thank you very much in Swahili.

The experience is equally transformative for Irish volunteers, who return home with a deeper understanding of global citizenship, leadership and the power of community. Together, we are creating opportunity, restoring hope and making a lasting difference, one life at a time.

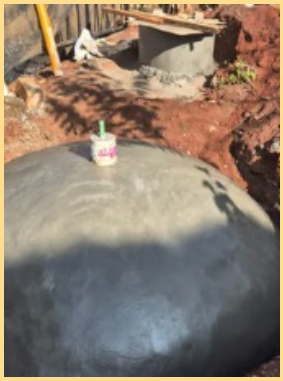
Every project completed, every family supported and every young person empowered represents another step towards a safer, stronger and more sustainable future for communities in Kenya.













INTERNATIONAL CREDIT UNION DAY

International Credit Union (ICU) Day® 2026 will be celebrated on Thursday, 15 October 2026. This year marks the 78th anniversary of the global event, which has been observed on the third Thursday of October since 1948 to honour the history, achievements, and impact of the credit union movement.

Cooperative Finance: A Steady Signal in a Noisy World

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 (3.45% 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.





Dubco Ireland's Home Loan Advisor, Susan Smith O'Hara, explains in 7 easy steps how to get home loan ready!

GETTING HOME LOAN READY IN 7 EASY STEPS

1 TALK TO US

Don't wait until you are ready to buy, the key is to prepare and get advice well in advance to make sure you will have all your ducks in a row and your first stop should be Dubco Ireland. We can advise you on our competitive range of home loan products and advise you on your savings requirements for when you are ready to apply. We can also give you a brief indication of what you might be eligible to apply for by looking at the Central Bank's mortgage lending criteria. You should also check if you are eligible for any of the Government schemes (Help to Buy, Affordable Purchase Scheme, etc.) by visiting www.revenue.ie.

2 EMPLOYMENT STATUS

Ideally, you would need to be in full time permanent employment for at least 6 months but there are some exceptions to this and these will be looked at on a case by case basis. Self-employed applicants will need to supply a bit more documentation but we can talk you through what is needed when you are ready to apply.

3 DEPOSIT AND SAVINGS

You will need to know how much of a deposit you need to have saved and by talking to us, we can give you an idea based on the potential home loan you could be approved for. You should set up a savings account and have the money going into your savings account at a regular amount and at a regular basis. If you are paying rent, make sure this is paid by standing order so we can see it being paid every month. This will strengthen your application as it shows that you have "Proven Repayment Capacity", i.e. you have demonstrated to us that you can afford a home loan as you are paying rent and saving on a regular basis to the tune of what your home loan repayment will be.

4 ABILITY TO REPAY

You need to demonstrate to us that you can afford the home loan you are applying for. You show us this through what we call your 'Proven Repayment Capacity' and your 'Ability to Repay'. Proven repayment capacity is essentially anything you are paying out now that will stop when you are paying a home loan so usually rent and regular savings. This shows us that you can afford the proposed home loan and still have a good standard of living.

Your ability to repay is your financial capacity to repay the home loan and we appoint a certain monthly amount of net disposable income which you must fall into depending on your personal circumstances. Home Loan repayments are subject to stress testing so bear this in mind when you are thinking of applying.



5 ADDITIONAL COSTS

You will need to have slightly more than your deposit amount saved as you will need to pay stamp duty (1% of purchase price up to €1,000,000) and legal fees which may vary depending on your Solicitor. Don't forget to put money by for furniture and essentials as you may be going into a new house that just has the bare 4 concrete walls! You will also need to pay a Loan Protection Policy on a monthly basis along with a Home Insurance Policy. If you plan on buying an apartment, bear in mind you may be liable to pay management fees and car parking fees.

6 CREDIT HISTORY

One of the most important things when you are applying for a mortgage is to have a good credit history. We will run a CCR check at the initial application stage and again when you are ready to close your home loan so it is important to make sure all your accounts are operating well. If possible clear your credit card in full each month and if you have an overdraft, try not to use it unless absolutely necessary. Credit products like this can show that you are living outside your means as you need to have a revolving credit facility which you are using each month. Make sure all your household bills are paid on time and that there is enough money in your account to cover all bills.

7 APPLY FOR YOUR HOME LOAN

Once you have completed all the necessary steps and have your deposit saved, come back and talk to us and we will complete the application and issue you with an Approval in Principal which gives you an amount you know you can go house hunting with. Then it's onto the next step of looking for your new home and Dubco Ireland will be with you every step of the way!

Warning: Your home is at risk if you do not keep up repayments on a Home Loan or any other loan secured on it.

Warning: The payment rates on this Home Loan may be adjusted by the lender from time to time.

Warning: The cost of your monthly repayments may increase.

Warning: If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Warning: Credit cannot be granted where the information provided is insufficient for the lender to fully assess your creditworthiness.

Tenant Purchase Scheme

Do you know Dubco Ireland can offer a home loan for the Tenant Purchase Scheme? If you are currently renting

from your local authority and would be interested in purchasing, why not talk to our team on 01-8870400 or email us on info@dubcoireland.ie



All Ireland CU Awards 2026

We are delighted to report that our Chairperson, Sheila Hennessy, has been nominated in the category of Distinguished leader of the Year Award, as part of the All-Ireland Credit Union Awards 2026, which will take place on Saturday, 17 October. We congratulate Sheila on her nomination and we wish her the very best in the upcoming awards.

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!

1. Apply for your loan online
2. Loan approved within 24 hours!
3. Sign for your loan online
4. We'll transfer your loan to your bank!

To find out more and borrow today, scan the code or go to https://www.dubcoireland.ie/borrow/apply-now

SAVE WITH DUBCO IRELAND OUR SAVINGS CAP IS €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!

1. Simple: Share your statements online with a couple of clicks with no need to order directly from your bank.
2. Secure: Your bank account login details are NEVER shared with any third parties including Dubco Ireland.
3. 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.

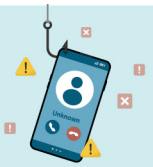




Matthew Dawson Scholarship Opportunity

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 2026. Each scholarship offers up to €1,200 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 2026. A draw will be made to select the lucky applicants in November 2026. T&Cs apply.



Vishing Scam

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

DO NOT follow the instructions - just hang up!

WARNING - BE AWARE OF FRAUD



PLEASE REMEMBER

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

DO NOT CLICK on links from unsolicited text messages.



SMS Scam

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**

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 the code or visit https://www.dubcoireland.ie/services/mobile-app to become a member through our mobilebanking 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!

Juvenile Membership!

Win Dublin Zoo Annual Family Pass



DUBLIN ZOO

Be in with a chance to win a Dublin Zoo Annual Family Pass to the value of €250!

If you sign-up for Juvenile membership during the dates of the 1st of October 2026 and 31st of December 2027, the Juvenile member will be entered into a draw to win a Dublin Zoo family pass for all the family for one year!

If you know someone in your family under 16 years of age, and is not currently a member of Dubco Ireland, then they can apply to join.

They can apply for membership by scanning the QR code below and applying online. Alternatively, you can request a Juvenile membership form from info@dubcoireland.ie

The winner will be drawn at random from the list of Juvenile members who joined during this period only. The winner will be announced in the January Newsletter. T&C's apply. Dublin Zoo family Pass is for one year only to the value of €250 only.

Why not sign-up and bring all the benefits of the Credit Union to your children, grandchildren, nieces and nephews by applying for Juvenile membership!



Scan the code to link to our online Juvenile application form or visit https://forms.dubco.ie/online-juvenile-membership/

WINNERS CORNER!

Prizes	July	August	September
€16,000	Gareth Carberry	Gerard Gorman	Oliver Farrell
€4000	Paul O'Flaherty	Paul Donnelly	Theresa Deane
€1,000	Raymond Fitzhugh Margaret Doyle Anthony Osbourne Roy Walsh Caoimhe Carberry Roisin Dorgan Ruth Treacy Caroline Perkins Joseph Mulligan Dermot Kearney Frank Campbell Thomas Larkin	Tom Byrne Michael Harford Michael Ladrigan Maura Chambers Paul Long Emmett Quinlan Thomas Joseph & Elizabeth Burke Alex Stewart Brendan Doggett Sean M Cagney Noel Smith James Fagan	Helen McNamara Dymphna Farrell David Travers Louise Norton John Walsh Eileen Duffy Seamus Weldon Francis Salama Michelle Judge Edel Cooney Emma Carr Dolores Smith
€500	James Carr Aine Haughey Clyde Murphy John McDonnell Nuala Fitzpatrick Mark Shaw David Drennan Aidan Hoey	Mark Ring Rebecca Hobbs Thomas McLoughlin Jon Connick Cormac Cushion Paul Hendrick Pauline Curley Oliver Ayres	Deborah Kane Elaine O'Leary Frank Kelly David Gardiner Patrick McLoughlin Marian Mooney Allan Markey Edward Finlay

DUBLIN ZOO

July Newsletter Winner of the Juvenile Membership Draw for €250 Family Pass to Dublin Zoo

Winner - Vanessa Noonan, Finglas, Dublin 11

Member Summer Draw Winners 2026

Prize	Winners
€3,000	Ciaran Allidine
€3,000	Kathryn Keena
€3,000	Anonymous
€2,000	Richard Luby
€2,000	Martin Byrne
€2,000	Bernard Byrne
€2,000	Sinead Ward
€1,000	Gerard Carey
€1,000	James Duggan
€1,000	Anthony Shaw
€1,000	Anonymous
€1,000	John Armstrong
€500	Francis Collins
€500	Joseph Brady
€500	Karen Crilly Owens
€500	Laura Murphy
€500	Daniel Kelly
€500	Laurence Ging
€500	Francis Kiernan
€500	Michael Tyrrell
€500	Christine Ashe
€500	Catherine Brophy
€500	Paul Malone
€500	Anthony McEvoy
€500	Sharon Gorevan
€500	David Clarke