

MEMBERS NEWS



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

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Fast. Simple. Friendly.

19,149 MEMBERS

€102M LOAN BOOK

€176.4M ASSETS

Dear Member,

The passing of one of our founding members, Michael Kennedy

It is with great sadness that we record the passing of Michael Kennedy. Michael was one of the founding members of Dubco. We extend our deepest sympathies to his family, including to his daughter Kate, who also worked with us at Dubco for a period, and to his many friends from DCC and Dubco. He will be missed. Both he and Paul Toomey played pivotal parts in setting up our credit union. As we approach Dubco's fiftieth anniversary in January 2027, we look back with great appreciation at what has been achieved by Michael and his fellow founding members who came together in 1977 to setup Dubco. Michael's family can be extremely proud of the legacy he and the other founding members have created. We will ensure their aspirations to serve the member are always central to everything we do.

Continued Membership Growth

We are delighted to report that our membership has continued to grow during the first quarter of 2026, and we now have over 19,000 members. This is the highest membership in our credit union's 49-year history. It is also important to note that Dubco Ireland is a credit union founded by Dublin City Council staff to support their local authority colleagues. Dubco Ireland now has members from 24 local authorities across Ireland. We are delighted to welcome new members from Limerick County Council, and we have been invited by Kilkenny County Council to attend their staff wellness conference. We thank all our local authority family for their support. If you work in a local authority, don't forget to recommend joining Dubco Ireland to a colleague and qualify for our €50 referral fee. We welcome all employees of local authorities and their extended families.

Dubco Ireland offers Highly Competitive Loan Rates

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 our credit union. We have some of the most competitive loan rates across the credit union sector with our education loan starting from 5.57% (5.71% APR) for up to 10 years. If you are considering upgrading your car, look at our great value hybrid electric car loan rate of 5.97% (6.14% AER). If you have any queries or would like to enquire about our rates, please contact our Member Services team who will be delighted to help.

John Moran
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	€141.00	8.57%	8.91%
	Standard	Holiday to Disney	3 years	1-10 years	€12,000	€87.00	8.57%	8.91%
Car Loan	Green	TESLA Model 3	10 years	5-10 years	€60,000	€153.00	5.97%	6.14%
	Green	Dacia Jogger	10 years	5-10 years	€25,000	€64.00	5.97%	6.14%
	Standard	Toyota Corolla	7 years	5-7 years	€22,000	€76.00	6.97%	7.20%
	Standard	Renault Clio	7 years	5-7 years	€7,000	€24.00	6.97%	7.20%
Home Improvement Loan	Green	Retrofit & Upgrade	10 years	5-10 years	€50,000	€131.00	6.57%	6.77%
	Standard	Fitted Kitchen	10 years	5-10 years	€15,000	€41.00	7.57%	7.84%
	Standard	Kitchen Extension	10 years	5-10 years	€70,000	€192.00	7.57%	7.84%
Education Loan	Standard	Annual Education Fees	1 year	1-10 years	€5,000	€99.00	5.57%	5.71%
	Standard	3 years College Fees	10 years	1-10 years	€30,000	€75.00	5.57%	5.71%
Covered Loan (Savings higher than loan)	Standard	Several Purposes	5 years	1-10 years	€10,000	€44.00	5.47%	5.61%
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	€89.00	5.97%	6.14%
	Standard	Business Loan	10 years	1-10 years	€15,000	€40.00	6.97%	7.20%
Income Tax Plus Loan	Standard	Tax Return	1 year	1 year	€20,000	€398.00	6.97%	7.20%

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.

CONSIDERING INSULATING YOUR HOME TO SAVE ON ENERGY BILLS?



Free
Loan Protection*
6.57%
(6.77% APR*)

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

TRIBUTE TO MICHAEL KENNEDY, ONE OF THE FOUNDING MEMBERS OF DUBCO

It is with great sadness that we note the passing of Michael Kennedy, one of Dubco's founding members. The story of our Credit Union is dedicated to those who contributed their time and talents so selflessly, as did Michael Kennedy.



Michael Kennedy pictured

Michael Kennedy and the late Paul Toomey, in-particular, played pivotal roles in the development of Dubco, having served on the Board of Directors for periods of twelve and twenty-three years respectively following their involvement in the initial set up of the Credit Union.

The social, economic and political environment of Ireland today is dramatically different from what it was in 1977 when the Credit Union was first formed.

As we approach our 50th anniversary in January 2027, it is timely to acknowledge Michael Kennedy and his fellow founding members, who were the individuals, with a vision and a passion to help their work colleagues by initially creating a savings club and later registering Dubco as a credit union. Those seven founding members included Michael Kennedy, Paul Toomey, Jim Mullally, Jackie Conroy, Tom Kelly, Paul Matthews and Paddy Hannon. They deserve much credit for the part they played in the development evolution of Dubco into the success it is today. All of it on the basis of helping the member and fellow work colleagues.



Pictured L to R – Paul Matthews, Michael Kennedy, Paul Toomey and Matthew Dawson

We express our deepest condolences to the Kennedy family on the passing of Michael and wish to acknowledge and thank Michael's daughter, Kate, for sharing some lovely photos of her father and indeed volunteers and staff of Dubco. The final words we leave with Michael Kennedy himself, who contributed the following passage in a publication to mark the history of Dubco published in 2013.

Reflections from a Founding Member - Michael Kennedy



During the sixties and seventies credit unions were springing up all over the country. Almost every community, huge and small, had their own credit union. In addition, many big companies and organisations such as ESB, the Gardai, Teachers, Civil Service and

Aer Lingus had set up their own credit unions - all of which were operating successfully.

Dublin Corporation was at that time one of the largest employers in the metropolitan area where no attempt had been made to provide such a facility.

In the late seventies a number of officials in the Housing Department, conscious of this fact, and who had first-hand experience of running credit unions in their own communities, decided that something had to be done to remedy the situation.

The officials concerned were myself, Michael Kennedy, I was Treasurer at that time of Dalkey Credit Union, Paul Toomey, Chairman of Milltown Clonskeagh Credit Union, Tommy Kelly Treasurer of Francis Street Credit Union, Paul Matthews Treasurer of James Larkin Credit Union and Jack Conroy who was on the Board of Directors of Clondalkin Credit Union.

The group also included Paddy Hannon and James Mullally. The first meeting of the group was held in the canteen in the Housing Department of Dublin Corporation on 14th January 1977 when we formed the Dublin Corporation Savings Group. This was the forerunner of Dubco Credit Union which was registered by the Registrar of Friendly Societies on 30th November 1977.





Dublin Fire Brigade GAA Club

Dublin Fire Brigade has always had a proud tradition of its members representing their county at Senior and Junior level, so it's no surprise that the Men's GAA club is one of the largest sports clubs within the DFB. The club has just re-entered the Inter firms League for the first time in a number of years and have won the Dublin Junior Championship after a hard-fought victory over Mountjoy prison officers.

They now progress to the Leinster and All-Ireland competition. The club's management team which includes Alan Moore, Dean Kelly, Mark & Ciaran Wilson, Vinny Carroll, Lar Sweetman and Martin Troy, along with now retired Station Officer Tadgh Fallon, have done trojan work in getting the club back competing and boosting the numbers of playing members. They now have 27 players tagging out against Mountjoy with more unavailable due to them being on shift.

The club's golden generation was in the 1980's when they were able to field a number of Dublin county players, including Charlie Redmond,

Gerry Hargan, Joe Watts, Liam Adamson and Vincent Conroy, who went onto win the Senior Inter firms All Ireland championship in 1988. The club did go through some barren years after that and was beginning to fade away when Tadgh Fallon was approached by the Lord Mayor of Dublin following the 9/11 tragedy and asked if he could organise an invitation to some of the FDNY members to Dublin.

Contact was made with their GAA team and started what has now become a very close brotherhood whereby each team travels every alternative year and compete against each other for the Lord Mayor's Trophy in memory of those who lost their lives in 9/11. The DFB Club look forward to welcoming FDNY this coming October.

The Dublin Fire Brigade GAA team has always had a great relationship with Dubco, and we are delighted to support the DFB GAA Club as it goes from strength to strength.



2026 KENNEDY TOOMEY ANNUAL CHARITIES FUND



We are calling on members to nominate their preferred charity to be considered part of Dubco Ireland's Annual Charity Fund 2026. All member nominated charities will join a short list for consideration to be included in the 2026 Kennedy Toomey Charities Fund. Engage with us on Facebook, Instagram, Twitter, by email on info@dubcoireland.ie or in writing to nominate the charity you feel is worthy of support. Deadline for submission of suggested charities is 31st of May 2026. Dubco Ireland has an annual charity fund of €15,000 to be distributed to these charities in June.

Please watch out for notifications on www.dubcoireland.ie and our social media channels. Any nominated charity must be an Irish registered charity to be considered for support. The finalised list will be presented by the Dubco Ireland Membership Committee, following a review of the shortlist.

START SAVING IN 2026 WITH DUBCO IRELAND

For more information visit
www.dubcoireland.ie/services/savings

3 MONTH
1.5%
NOTICE SAVER
ACCOUNT

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

or

12 MONTH
2%
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.

KIDS CORNER

FOR AGED 15 & UNDER

Question 1

Which bird can run the fastest?

- a) Ostrich
- b) Penguin
- c) Flamingo

Question 2

What is the name of the tallest mountain in Ireland?

- a) Sugar Loaf
- b) Croagh Patrick
- c) Carrauntoohil

Question 3

What is the name of the first person to walk on the moon?

- a) Neil Armstrong
- b) Buzz Aldrin
- c) Michael Collins

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 26th of June 2026.

NAME:

ADDRESS:

CONTACT NUMBER:

MEMBER NUMBER:

WINNERS CORNER!

Prizes	January	February	March
€16,000	Paul McGurrell	Corey O'Rourke	Ciara Perkins
€4,000	David Conway	Seamus Rowe	Lucy Doyle Blake
€1,000	Gareth Rowan Ann Kearns David O'Brien Michelle O'Connor Thomas Murray Gillian Hegarty Fiona Collins Carol Smyth Michael Gogan John Murphy Martin O'Brien Paul Jackson	Dane Judge Paula Boylan William Lancaster Jennifer Plaistow Gerald Curtis Christopher Wisely Deirdre Hayden Aaron Conroy Carmel Comerford Catherine Moore Stacey & Stephen Traynor Daniel McGrogan	Michael Donohoe Stephen Weldon Niall O'Connor & Jennifer McMahon Stephen O'Reilly Samuel Merriman Margaret Quinn Gerard Murtagh Sinead Ward Neil Gibson & Fiona Ryan Anthony Egerton Anne Lumsden Alan O'Rourke & Joan O'Rourke
€500	Alex Kelly Christopher McClelland Dermot Stevenson Paul Malone Christopher Kelly Vaheenee Shannon Munusami Gavin Costigan Louis Cusack	Tessy Ogbanga Amy O'Neill Deirdre Walker Sean Corcoran Darren Rice Mary Moriarty Elaina Kennedy Michael McDermott	Barbara O'Brien & Mark O'Brien Keith Meehan Martina Kelly Jamie Murphy Gerard Morris David Slattery Richard Blount Declan Bowe

JANUARY KIDS COMPETITION WINNERS!

- €50 - Frankie Nolan
- €30 - Rebecca Cullen
- €20 - Annabelle Gaffney
- €15 - Hannah Cove Holmes

MARCH DRAW WINNER

Ciara Perkins



MOTHER'S DAY COMPETITION WINNER 2026

Pauline Rigney

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
<i>(by EFT, DD or payroll deduction)</i>		
	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 this for €3 monthly maximum

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.

Vishing Scam

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

DO NOT follow the instructions - just hang up!

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 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!





Pictured is Yvonne Stacey and other Dubco members who are part of Cadbury's Pitch & Putt Club on a recent club outing.

3.40%
Interest rates from
(3.45% APRC*)

Repayment terms up to **35 Years**

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.



2026 GAELTACHT BURSARY

Members, did you know that Dubco Ireland is generously awarding Gaeltacht Bursaries to 10 lucky members, each valued at €500?

Get ready for an unforgettable Gaeltacht experience this summer. Hurry, the deadline to submit applications is 1st of June 2026! Don't let this opportunity slip away to turn your Gaeltacht dreams into reality.

Members can apply for a bursary by downloading the form from www.dubcoireland.ie and submitting it by email or post to our office. A draw will be made to select the lucky applicants in June 2026. T&C's apply.



MATTHEW DAWSON SCHOLARSHIP BURSARY 2026

Do you have anyone in the family hoping to attend 3rd level education this Autumn? And are you concerned about the 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 email or post to our office. Deadline for submissions is the 31st of October 2026. A draw will be made to select the lucky applicants in November 2026. T&C's apply.

WHY NOT BOOK A SUMMER HOLIDAY IN THE SUN FOR ALL THE FAMILY!

Borrow €7,000 Loan Amount	1 Year Repayment Term	€141 Weekly Repayment	<p>Free Loan Protection**</p> <p>8.57% (8.91% APR*)</p> <p>To apply for a Holiday Loan, call us on (01) 887 0400 & dial 2 for loan enquiries</p> <p><small>Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland.</small></p>
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WHY NOT CONSIDER UPGRADING YOUR CAR WITH A STANDARD CAR LOAN?

Free Loan Protection**
6.97% (7.20% APR*)

Borrow €20,000 Loan Amount	5 Years Repayment Term	€91 Weekly Repayment
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WHY NOT GET THAT KITCHEN REVAMPED WITH A HOME IMPROVEMENT LOAN?

Free Loan Protection**
7.57% (7.84% APR*)

Borrow €25,000 Loan Amount	7 Years Repayment Term	€88 Weekly Repayment
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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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