

DEAR MEMBER

Summer is upon us and I hope we all experience at least some good weather over the period!

Online, phone and physical access to Dubco

The membership of Dubco spans every generation. We therefore engage with members in many ways, including online, in person and by phone. We are always doing our best to be accessible for all members, and hope to further develop our services in 2016 by introducing a debit card. This initiative is very much dependent on the bank we are working with and on other credit unions supporting what Dubco regards as an essential service for the benefit of our members.

Since January this year online access no longer means just checking your balance online, it also means being able to independently complete transactions. In June, 900 such online transactions were completed by members, almost 400 members visited our office on a weekly basis and we also answered 800 phone calls every week. We are delighted to have such an active membership.

Please make Dubco your first port of call for a loan

As always, we ask you to make Dubco your first choice if you are taking out a loan. We greatly appreciate your business which is essential for the viability of the organisation. Our average interest rate is 7.6%, which is very competitive. A unique feature of our loans is that they are insured, subject to terms & conditions, at no extra cost to the member. We currently have over €50m of funds available for members to borrow.

IT equipment related loan 2.97% – ideal for members starting out with Dubco

I take this opportunity to remind all members, but especially our younger members and parents of younger members, that we have a special IT equipment related loan with an interest rate of only 2.97%. A major reason for this loan is to introduce younger members to the concept of borrowing from Dubco and to understand the process involved. Members who build a trusting and responsible relationship with their Credit Union tend to return again and again throughout their lives. Dubco wants to be that trusted Credit Union for our members and their families.

Educational loans 6.99%

It is time to consider how educational fees for school or college can be paid for. Our rate of interest is 6.99% on such loans. Please contact Dubco if this product is of interest to you.



Credit control and members in arrears

Our credit control team have been contacting members, many of whom are paying the full amount of their loan obligation now, but who may have missed one or two repayments over the term of their loan. Some of these members have entered into arrangements with Dubco in the past and reasonably may question why they are now being contacted. We are contacting all members in arrears as a courtesy in case their circumstances enable them to reduce their arrears. The law may also change with respect to arrears in 2016, and we considered it better to contact members than not to given that we are uncertain as to what effect, if any, this change may have. In the event that you are experiencing financial difficulties and are unable to keep up to date with repayments, we recommend that you contact a member of the Credit Control team.

Thank you

Finally, thank you again from the Board, Volunteers and Staff of Dubco for your ongoing support. It is greatly appreciated.

WE NEED YOUR HELP!

PLEASE ASK YOUR FAMILY MEMBERS TO JOIN

We ask you to remind family members that they are eligible to join and enjoy the benefits that Dubco has built up for members over many years. For every family member you introduce to Dubco we'll give you and them €10 each as a thank you! So the more people you introduce the more money we'll lodge to your account! We need to grow our membership and we can't do it without your help.

Which family members may join?

Family members include a person's parent, grandfather, grandmother, father-in-law, mother-in-law, husband, wife, partner, son, daughter, grandson, granddaughter, brother, sister, half-brother, half-sister, uncle, aunt, nephew, niece, first cousin, son-in-law, daughter-in-law, brother-in-law or sister-in-law.

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Thank You from Sister Mary Richardson

Dear Members of Dubco Credit Union,

Since 2002 you have been supporting the St Charles Lwanga Nursery School in Fajikunda, The Gambia. It is more than time to thank you publicly.

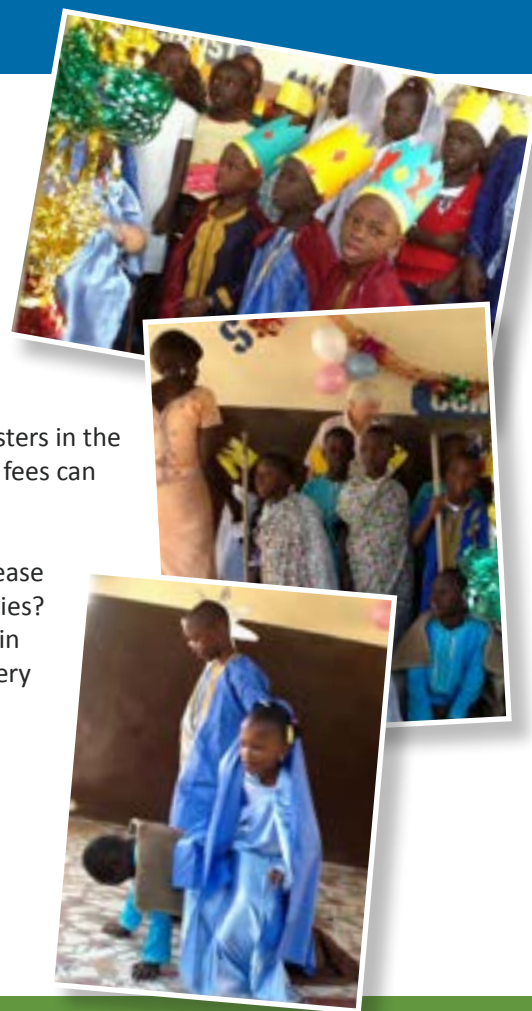
First a very brief idea about this school. In The Gambia children normally begin Primary School at 7 years of age. Most of them come from homes where they speak a local language. The medium of instruction in school is English.

In order to give children a good start a Nursery School was started by the Marist Sisters in the late 1980s. It is a struggle to keep good teachers because schools that charge high fees can offer teachers big salaries in order to retain their services.

So the Manager of St Charles Lwanga was in the horns of a dilemma. Did she increase the fees for the Nursery School or could she find another way to pay teachers salaries? That's where Dubco came into the picture. Thanks to your donation the fees remain small, allowing parents who don't earn much to send their children to a good nursery school. The shortfall in teachers' salaries are met by you. Thank you again.

As you can see from the photos, the children are celebrating Christmas and really enjoying themselves.

Thank you once more,
Mary Richardson
(Marist Sister)



Dean's Update

Dear Members,

As you may already know I'm in the process of calling all our members and making them aware of certain things that are going on here in Dubco Credit Union. There are 4 major points that I want to touch on during the call:

- We're actively looking for family members to join Dubco
- We're online now so you can view and transact on your account through www.dubco.ie
- We have funds we want to lend to members at great rates
- We can introduce you to a Protection Product Provider for products such as Life Assurance and Income Protection

If you want to ask me anything in particular in the mean time just give me a call on 01 887 0438 or email dean.ladrigan@dubco.ie and I'd be more than happy to help! Don't forget everyone who takes my call has a 1 in 50 chance of winning a €50 voucher.

Hope to talk to you soon,
Dean Ladrigan

If by 31st July you are registered online & have said yes to the following you could win €1,000

- eStatements
- eAGM Reports
- Special offers, promotions, services and more by Email
- Special offers, promotions, services and more by Text Message

There is an additional draw for those who sign up between 1st April & 31st July for €250.

MONTHLY MEMBER DRAW WINNERS

PRIZES	April	May	June
€15,000	Josephine Lyons	James Delaney	Anne Heffernan
€3,000	Damien Mc Cabe	Olwyn Dowling	David Donegan
€1,000	Carmel McIlkenny Teresa Holt Noeleen Marrinan Joe Ormsby Margaret Quinn Michelle Judge Michael Kehoe Sharon Murphy	Anthony Hickey Josephine Kelly Maeve O’Kearney White Anthony Curley Brid Keane John Rock Joseph McGarry Michael Cregan	Gary Graham William Howard Michael Connell Christopher O’Neill Joan Fagan John Madden Desmond Walsh Brian Parkes
€500	Paul Foley Dominic Burrowes David O’Flaherty Damien Dowdall Edward Deans Thomas Daly	Carmel Clerkin Francis Brady Joan Johnson Paul Knowles Karen Clarke Paul Hand	Sean Dempsey Stephen Nealon Tony Walsh George Cadwell Anthony Gleeson John Doyle
Tickets	Derek Kelly	Paul Dowling Michael Creedon	Andrea Campbell Anthony Egerton David Drennan

GAELTACHT SPONSORSHIP WINNERS - €300 Prize

Lorcan Scott, Sarah Walker, Aoife Cullen, Jack Dooley, Sadhbh NiChonail, Daniel Hayden, Niamh Cullen, Woody Sargent, Olivia Feeney & Ciara Duffy

PROMOTIONAL DRAWS

Script Tickets - Sonja Croke

Travel Insurance Hamper - Raymond Woodhouse, Sylvia Lawlor, Della Grogan, Mary Kavanagh, Gareth Pierce & Denis O’Connor

€50 One4all voucher - Carl O’Keeffe, Ann Brien, James Riordan, Joe Lumumba, Patrick O’Neill, Laura Jane McGinley, Michelle Salinger and Damien Dowdall

SPECIAL SUMMER DRAW - €2,400 Prize

John Rogers, Hugh Madden, Linda Hennessy, Brendan O’Hare & Peter Murphy

Reminder – Closing Date for Matthew Dawson Bursary

Members are reminded that the closing date for submissions of completed applications for the Matthew Dawson Bursary is 30th October 2015. Members, their dependents and members of their family residing with them are eligible to submit an application where the member (‘sponsoring member’) has joined Dubco prior to the 1st June 2015 and has maintained his/her account(s) in good standing since. Winning students will receive €1,500 per annum for up to four years of a third level course, subject to terms and conditions.

For further information please contact the office or visit our website, where the information is located in the services section (forms area).

FREE ESTATE PLANNING SEMINAR WITH CARNEY MCCARTHY SOLICITORS

In conjunction with our retained solicitors, Carney McCarthy, Dubco are organising an Estate Planning Seminar, at which you'll hear how to:

- Provide for loved ones
- Protect your assets
- Save on fees and taxes
- Plan for your legal needs (Probate, Wills and Credit Union Nominations)
- Select the right person to manage your estate

We would ask members if possible to confirm their attendance. Please contact Jane Corscadden on 01 8870421 or jane.corscadden@dubco.ie or Dean Ladrigan on 01 887 0438 or dean.ladrigan@dubco.ie.

Thursday 10th September 2015
5:30 pm - 7:00 pm

**Dubco Credit Union,
Little Green Street, Dublin 7**

Free to Members

Light refreshments will be provided

MAKING A WILL OR CREATING AN ENDURING POWER OF ATTORNEY

Make a Will with Carney McCarthy

For a limited period, until the 30th of September 2015, Carney McCarthy Solicitors will draft a Will for any member of Dubco who has held an account for more than 20 years free of charge, subject to a discretionary donation to one of Dubco's 2015 chosen charities (Alone, Aoibheanns Pink Tie, Debra Ireland, Huntington's Association of Ireland, Irish Autism Action, Irish Heart Foundation, Pieta House and St. Francis Hospice); all charitable contributions should be made via cheque or cash at appointment. All other members, and their families, can avail of a discounted rate of €50 plus VAT for the drafting of their will.

Creating an enduring power of attorney with Carney McCarthy

In addition, during this limited period, Carney McCarthy Solicitors have agreed a reduced fee of €515 plus VAT for preparing and executing an Enduring Power of Attorney (EPA) for any Dubco member or members of their family. For each EPA completed Carney McCarthy will make a donation to the Peter McVerry Trust.

Contact Eamonn Carney or Susan Behan of Carney McCarthy Solicitors, details as below.

Carney McCarthy Solicitors
1 Clonskeagh Square, Dublin 14

Tel: 01 269 8855

Email: eamonncarney@carneymccarthy.ie

Dubco Budget Plan – Take the stress out of budgeting



Budgeting allows you to spread the cost of your bills over a year, ensuring you will always have enough money for the things you need and for the things you want like back to school expenses or holidays. It also;

- Gives you a breakdown of what you are actually spending
- Gives you control over your money
- Helps you organise your spending and savings
- Enables you to save for expected and unexpected costs
- Takes the stress out of paying bills

Contact Ann Behan on 01 887 0419 or ann.behan@dubco.ie or Caroline Wilkinson on 01 887 0416 or caroline.wilkinson@dubco.ie for further information.

Volunteers Wanted – Get Involved

Dubco are always seeking interested members to volunteer within the Credit Union. We would like to take this opportunity to invite those of you who are interested to contact the office for more information on how to get involved. There are a number of different committees that you can opt to be involved in suiting your particular talents and interests.

Benefits of volunteering include:

- Gaining skills and experience in a senior role in a professional financial service provider
- Availing of education and training, both hands-on and via seminars
- Involvement in interesting and worthwhile developmental and business projects

Contact Jane Corcadden on 01 887 0421 or jane.corcadden@dubco.ie or Dean Ladrigan on 01 887 0438 or dean.ladrigan@dubco.ie for further information.



Loan Rates

Our current personal loan interest rates charged, based on repayment term, purpose and/or amount, are variable and are summarised as follows:

Interest Rate	APR*	Loan Type
8.99%	9.37%	Personal Loans with repayment terms of more than five years
8.49%	8.83%	Personal Loans with repayment terms of between three and five years
7.99%	8.29%	Personal Loans with repayment terms of more than one year and up to three years
6.99%	7.22%	Personal Loans with repayment term less than or equal to one year
		House Purchase / Mortgage Redemption Loans / Secured by Legal Charge Loans including Bridging Finance
		Educational Loans
		Home Improvement Loans for amounts greater than or equal to €20,000 and with repayment terms of less than 10 years
5.97%	6.14%	Special Car Loans available January, April and July 2015 subject to special terms & conditions
4.97%	5.08%	Personal Loans covered by member share balance
2.97%	3.01%	IT equipment (education related) loans to a maximum of €1,000 subject to special terms & conditions

**The Annual Percentage Rate (APR) included is an example only; all APR examples are based on a €1,000 loan over a period of 12 monthly repayments. All loans are subject to certain terms and conditions and underwriting criteria.*



Special Car Loan Rate July 2015 **5.97% (6.15% APR) T&C apply**

EXAMPLE:

€20,000 over 5 years	Loan: €20,000
	Rate: 5.97% (6.15% APR)
	Repayment period: 5 years
	Repayment amount: €88.98 per week
	Total repayment: €23,137.06
	Total interest: €3,137.06

Life Savings Insurance

- This is a death benefit
- Maximum €13,000
- Provided free by Dubco for its members
- Cover depends on the age the funds were saved:
 - 6m to 54 years – cover = €1.00 per €1.00 saved
 - 55 to 59 years – cover = €0.75 per €1.00 saved
 - 60 to 64 years – cover = €0.50 per €1.00 saved
 - 65 to 70 years – cover = €0.25 per €1.00 saved
- Contact Dubco on 01 887 0400 for full T&C

Loan Protection Insurance*

- Loan balance is repaid in full upon death
- No obligation on dependants to repay outstanding loan balance
- Provided free by Dubco for its members
- Subject to pre-existing condition limitation
- Maximum cover depends on age:
 - up to the age of 69 - €75,000
 - aged between 70 and 79 - €30,000
 - aged 80 and over – cover ceases
- Contact Dubco on 01 887 0400 for full T&C

Death Benefit Insurance (DBI) Scheme

- Used to offset bereavement expenses
- Premium of €2.75 per month paid by the member
- Benefit is determined annually – currently €3,050
- Contact Dubco on 01 887 0400 for full T&C

Home & Contents Insurance

- In association with Allianz
- Contact Dubco at 01 887 0400
- Email info@dubco.ie



Travel Insurance

- In association with KennCo
- Comprehensive Worldwide Annual - Multi-trip
- Covers you, your spouse/partner & children (*unmarried under 19 years or in full time education under 23*)
- Contact Dubco at 01 887 0400 for a quote



Health Insurance**

- Contact BuyHealthInsurance.ie at 01 484 5122
- Email info@BuyHealthInsurance.ie
- Visit www.BuyHealthInsurance.ie/dubco for detailed comparisons and quotes
- **Don't forget to mention Dubco!**



Protection Insurance**

- Arrange the purchase of Life Assurance, Serious Illness Cover and Income Protection
- ORCA can review your existing policies and possibly save you money!
- Contact John Molloy at 01 210 3030, or email info@orca.ie & **don't forget to mention Dubco!**



Car Insurance**

- No administration charges
- Members qualify for a 10% discount so **don't forget to mention Dubco!**
- Contact AXA at 1890 600 600 or call into your local branch.



*Pre-Existing Condition Limitation (PCL)

If a member dies within 6 months of drawing down a loan, and had been diagnosed or was being treated for a medical condition within the 6 months prior to the loan draw down, no loan protection insurance will be paid. This only applies if the member actually dies of the condition diagnosed and only applies to the amount drawn down in the pre condition period. With respect to savings, lodgements made in the 6 months prior to the member's death are not insured if a pre-existing condition applies.

**Dubco does not advise on and is not involved in the sale of these insurance policies and will not accept any liability for decisions made by members in this regard.