

 **13,017** Total Membership

 **€52 million** Total Loan Book

 **€132 million** Total Assets

CEO UPDATE

Dear Member

I hope you enjoyed the very hot days of the summer and let's hope that the coming months don't bring the wind, wet and snow of last year again!

30th September financial year end & November AGM

The year just past has been a relatively solid one for Dubco, with loan growth offsetting the continuing decline in investment returns. At the time of writing we hope to have our AGM on the last Thursday of November in The Morrison Hotel at 5.30pm. We look forward to seeing you there.

Home Loans ('Take me Home') up to 25 years & €350,000 – rates starting at 4.07% (4.15% APRC)

Dubco released its 25-year home loan in July. Thank you to those who have already shown an interest in this product. The loan offers great flexibility in that you can repay it early, we accept repayments weekly, fortnightly or monthly, you are dealing with staff who you get to know, and your business is greatly appreciated by Dubco.

(Continues on page 2)

For further information, see the full advert on page 3

A real alternative to PCP deals

7 YEAR CAR LOAN
6.97% (7.20% APR)

007 Car Loan

SPECIAL 5 YEAR CAR LOAN RATE 5.97% (6.14% APR)

Back again for October!

For further information, see the full advert on page 3

DUBCO'S HOME IMPROVEMENT LOANS

With loans starting from **5.97% (6.14% APR)**

For further information, see the full advert on page 3

House to Home Loan

DUBCO'S HOME PURCHASE LOAN

Rates from as low as **4.07% (4.15% APRC)**

With Dubco, you won't just get a house, you'll get a home.

Take me Home Loan

For further information, see the full advert on page 3

AGM NOTIFICATION

The 40th Annual General Meeting is scheduled for Thursday 29th November 2018, in respect of financial year ended 30th September 2018*. The meeting will be held in The Morrison Hotel, Ormond Quay Lower, Dublin 1 at 5:30pm.

* Subject to CBI Approval.

DUBCO BUDGET ACCOUNT / PAYPOINT LEAVE IRELAND

As PayPoint leave the Irish market this month, now might be the ideal time to open a Dubco Budget Account.

PayPoint, known as "the more convenient way to pay your household bills, top up your mobile and make other payments in cash, at local shops" have left Ireland to focus on its UK and Romanian operations. They were used by over 580 retailers and 100,000 customers, so there may be many of you now looking for a bill payment alternative, well look no further than the **Dubco Budget Account!**

The Budget 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 Account can help spread the cost of your bills.

Annual bills:

Electricity	€1,800.00
Gas	€960.00
Club Membership	€1,440.00
Car Insurance	€500.00
Total bills for 2019	€4,700.00
Total weekly payment	€90.38

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

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.

*T&C apply and are available from the office.

Here's what some of our Members had to say:

I pay all my bills via the Dubco Budget Account. You spread payments over 12 months making all payments possible and have the peace of mind knowing all bills are paid. I would highly recommend the Dubco Budget Account to any member.
Shelly

I've been a member of Dubco almost since its foundation and the service provided to its members is of the highest standard. The Budget Account facility is excellent and allows me to plan my yearly budget in advance and then not worry about the bills for the rest of the year. I've never had a problem over all the years using the facility.
Dedan

I have been a member of the Dubco Budget Account for the last 25 years and honestly say it was the best decision I made starting out my married life. I pay a monthly amount and never have to worry about any of my household bills which are always paid on time and in an extremely efficient manner and there are never anxious weeks waiting to pay bills especially around Christmas time where there can be extra expense. Over the years all the staff and especially Ann have always been so helpful, patient and understanding and ready to help in any way.
Edel

CEO UPDATE

(Continued from page 1)

Please encourage family and friends to consider Dubco if they are considering a home loan. We are always delighted to welcome new members and really appreciate your efforts to introduce new members to Dubco.

7-year car loan – 6.97% (APR 7.20%) available throughout the year

Dubco has extended the age of motor vehicles that you can purchase using our 7-year car loan facility. **The car must be registered in the current or the two previous years and the loan drawdown must be paid directly to the car dealer.** This loan is the perfect alternative to current PCP deals on the market, with no bullet payments or dealer penalties and YOU OWN THE CAR.

Debit cards and current account facility – coming next year

We have been reliably informed that Dubco should at last be able to offer a current account with debit card to members from the middle of 2019 onwards. It will enable many members to have their principal banking relationship with Dubco, and it will offer

a real alternative to younger members who currently have no option but to deal with banks from a very young age.

Budget account – used by 5,000 of our members

The budget account is loved by those who use it, and little understood by many who don't. If you would like to learn more about the budget account facility please contact Dubco where a member of staff will work through with you what your ongoing key annual bills are likely to cost you and organise that these are paid as they fall due by Dubco. You then spread the likely cost of these bills evenly over months, weeks or fortnights, whatever suits you. An overdraft facility may also be available, subject to terms and conditions.

Thank you

On behalf of the volunteers and staff of Dubco, thank you again for your ongoing support. We really appreciate it.

Michael Ahern, CEO

OUT OF HOURS LOAN & MEMBERSHIP INITIATIVE

We are delighted with how our extended opening hours have been received by our members!

We are now contactable on the phones from 8am to 8pm, Monday to Friday and 9am to 5pm Saturday and Sunday to answer any Loan and Membership queries members may have.

We will also be making an effort to contact all our members over the coming months to confirm all their details are up to date. We would also love to hear your feedback so would appreciate if you could spare a few minutes.



FAMILY CINEMA DAY COMPETITION

On Saturday 1st December Dubco members and their families are invited to attend a private screening of *The Grinch* in Cineworld, Parnell Street, Dublin 1.

Tickets are limited to 4 per person and all children must be accompanied by an adult.

TO BE ENTERED INTO A DRAW FOR TICKETS SIMPLY GO TO COMPETITION ENTRIES IN THE FORMS SECTION OF OUR WEBSITE AND ANSWER THE FOLLOWING QUESTION:

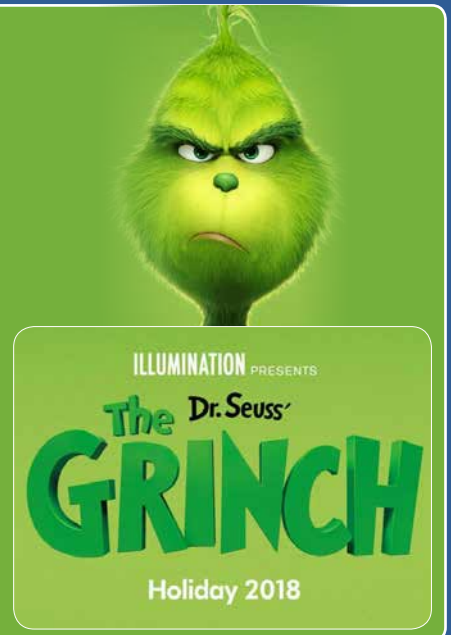
What is Dubco's Special Car Loan rate?*

A) 2.97% B) 8.99% C) 5.97%

Winners will be picked at random from all correct entries received by Friday 9th November 2018.

For further information contact Jane Corscadden (jane.corscadden@dubco.ie or 01 887 0421) or Dean Ladrigan (dean.ladrigan@dubco.ie or 01 887 0438).

*due available on the back page!



CLOSING DATE FOR THE MATTHEW DAWSON BURSARY

Members are reminded that the closing date for submissions of completed applications for the Matthew Dawson Bursary is 31st October 2018.

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 2018 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 Forms section.



DUBCO'S HOME PURCHASE LOAN

Rates from as low as 4.07% (4.15% APRC*)



Benefits to borrowing with Dubco

- Competitive variable interest rates
- Choose your payment frequency; Weekly, Fortnightly or Monthly
- Loans up to €350,000 (net of shares)
- No penalties for early repayment
- Term up to 25 years
- We pay your valuation fee
- €700 towards your legal fees as a gesture of good will

Take Me Home Loan

With Dubco, you won't just get a house, you'll get a home.

Take me Home Loan LTV 50% or less Example

A loan of €200,000 over 25 years with 300 monthly installments costs €1,063.42 per month at a variable rate of 4.07% (Annual Percentage Rate of Charge (APRC) 4.15%*) The total amount you repay is €318,879.23 (€118,879.23 total interest paid).

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

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.

*The APRC (Annual Percentage Rate of Charge) included is based on the example provided. Lending criteria, terms and conditions apply.

SPECIAL 5 YEAR CAR LOAN RATE 5.97% (6.14% APR*)

BACK FOR OCTOBER!

Special 5 year rate available in January, April, July & October

The benefits to borrowing with Dubco:

- You own the car
- No finance company
- No hidden charges
- No early repayment penalties
- No surprise balloon payments at the end
- Loans are insured up to €75,000 at no direct cost to all eligible members

Dubco Special Car Loan Example

A loan of €12,000 over 5 years with 60 monthly instalments costs €232.06 per month at a variable rate of 5.97% (Annual Percentage Rate (APR) 6.14%*). The total amount you pay is €13,920.71

*The Annual Percentage Rate (APR) included is based on the example given. All loans are subject to underwriting criteria and certain terms & conditions.

A real alternative to PCP deals
THE 7 YEAR CAR LOAN 6.97% (7.20% APR¹)
0 Balloon - 0 Deposit - 7 Year Term

007 Car Loan

Car Type	Toyota Corolla Terra 1.4L - €27,065.00	
	Dubco	Dealer
Monthly repayment	€411.38 ² (7 yrs)	€488.10 (3 yrs)
Deposit required ³	€0.00	€2,650.00
Balloon payment required ³	€0.00	€9,563.49
APR ¹	7.20%	5.40%
Ownership of the car	YES	NO
Free loan insurance up to €75,000 ⁴	YES	NO
First 6 months car tax free ⁵	YES	NO

¹The Annual Percentage Rate (APR) included is based on the example given.

²Total cost of credit: €7,410.59. Total cost of loan: €34,475.59.

³Deposits & balloon payments may be even higher.

⁴Subject to Dubco T&C available from the office.

⁵Subject to a maximum of €300.

All Repayments and Total Cost of Loans quoted are correct as of 27th September 2018. All PCP rates are correct as of 27th September 2018 from www.toyota.ie.

DUBCO'S HOME IMPROVEMENT LOANS

Now is the time to turn your house into your Dream Home

If you're dreaming about updating your kitchen or adding some extra room to your home, make sure to speak to Dubco about how we can help make your dreams a reality!

Dubco has you covered with 3 Special Home Improvement Loans

5 year term

5.97% (6.14% APR*)

7 year term

6.47% (6.67% APR*)

10 year term

6.99% (7.22% APR*)

Examples:

Borrow	Rate	Term	Monthly Repayment	Total cost of loan
€30,000	5.97% (6.14% APR*)	60 months (5 years)	€579.57	€34,909.46
€50,000	6.47% (6.67% APR*)	84 months (7 years)	€741.75	€62,293.84
€75,000	6.99% (7.22% APR*)	120 months (10 years)	€870.43	€104,482.55

*The APR (Annual Percentage Rate) included is based on the examples provided. Lending criteria, terms and conditions apply.

House To Home Loan

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

WINNERS CORNER

Prizes	July	August	September
€15,000	Leslie Beegan	Richard Hedderman	Mark Ryan
€3,000	Michael Finnan	Veronica Ryan	Declan Grogan
€1,000	Richard Sutton Stephen Farrell David Caffrey Patrick Cronin Ciara Maher Margaret McCann Stephen Cunningham James Campbell Veronica Ryan Monica O'Shea Valerie Jones Eoin Cooley	Charles Fahey Stephen Geary Joe McCarthy Gerard Lonergan Patrick William Stack Vincent Deegan Marie Barry-Russell Martin Slattery Ciaran Taggart Oliver Walshe Melissa Peavoy Nora Lohan	Peter Gorman Kevin Kelly Jill Davis Doreen Roche John & Patricia Mangan William O'Leary Mark McLoughlin Elaine Moloney Mary Rose Baugh Caroline Sweetman Mark Shaw Paula Boyhan
€500	John O'Rourke Steven O'Shaughnessy Aisling Walsh John Keogh Gabriel Quinn Gerard Hanlon	Concepta Neylon Gerard Kavanagh Patrick Glennon Breda Caffrey Colette Ward Brenda Dooley	Colette Doyle Elizabeth Healy Pamela Kelly Karl White John Flood Pat McManus
Tickets	Valerie Quinn Kathleen Crehan Raymond Hurley Jnr	Louise Bridgette Mary Healy Francis Moore	
New Member Draw €250	Ciaran Kinane	Jamie Lee	Joshua White

REGISTER FOR ONLINE ACCESS WINNER

Prize	Winner
€500	Ciara Griffin

JUVENILE ART COMPETITION WINNERS

Prize (Aged 9 and Under)	Winner
1st - Annual Family Dublin Zoo Pass & €150	Emma Foley
2nd - €30	Cathy McCrudden
3rd - €20	Katie Foley

Prize (Aged 10 - 16)	Winner
1st - Tayto Park Annual Family Pass & €150	Finn Corcoran
2nd - €30	Eimear Ahern
3rd - €20	Maebh Ahern



9 & UNDER ENTRIES



MEMBER STORY

Peter McVerry Wexford Cycle



In past years, Dubco has been a proud sponsor of this great charity and for 2018 we sponsored a team to do the cycle from Dublin to Wexford.

The 2018 cycle took place on Saturday September 15th and covered 135kms from Belfield (UCD) to White's Hotel in Wexford. At 7.30am, 350 participants rolled out onto the Stillorgan dual carriageway with a Garda escort. It was fantastic to see all the participants wearing the Peter McVerry cycling shirts with the Dubco logo on the collar!

The route took us through Bray to the Kilmacanogue exit on the N11 where we climbed 'The Long Hill' on the road to Roundwood. After 4kms of pain, we reached the top of this well-known (amongst cyclists at least!) hill and we reached Laragh at 9:30am. Here, we re-grouped and ate an energy bar or two, before heading towards Arklow.

This part of the cycle is through some lovely countryside albeit with constantly rolling roads taking us through places like Woodenbridge, where one of the group got a puncture that required some roadside repairs. Once we arrived in Arklow at 11:30am, we stopped for a sandwich and to top up the water bottles and then started in the direction of Gorey. Having left the shelter of the Wicklow hills, we soon realised the strength of the headwind we faced for the last 30kms. It was 'character building' to put it mildly and we were relieved to arrive at the Hertz depot in Wexford to a samba band before having a Garda escort take us the last 2kms into White's Hotel. Whites allowed us the use of their showers and there was a welcome barbecue where we could compare stories from the day. All told, we covered just over 135kms but perhaps the number that had the bigger impact on the legs and energy levels was the 1,200 metres of ascent over the spin!

In terms of funds raised, from a combination of contributions from staff, members and some very generous suppliers, we will be at or just over €3,000. Thanks to all who donated to this very worthwhile charity, bearing in mind that the winter season is fast approaching, we hope that our small contribution will make a big difference.

We look forward to completing it again next year and we would recommend it to all.

John Moran

For a full recap of this cycle, please visit the News section of our website.

VOLUNTEERING AT DUBCO

Are you interested in joining the Board of Directors, Board Oversight Committee or another volunteer position in Dubco?

The Nomination Committee is creating a panel of suitable candidates to fill current and future governance vacancies. Induction and ongoing training is provided free to successful candidates. For more information visit the News section of our website. Alternatively e-mail your contact details to info@dubco.ie with "FAO Nomination Committee" in the subject line.



MEMBERS, WE NEED YOUR HELP!

Help us raise €4,000 to send a truck to Belarus for our Burren Chernobyl Project Truck Run 2018

We want to fill and send a Humanitarian Aid Truck to Belarus to support orphanages, adult asylums, and day centres across Belarus and we need your help in doing it!

The Burren Chernobyl Project (BCP) was established in 1993 to help with the child victims of the fallout from the Chernobyl reactor explosion in 1986. They have worked tirelessly for the past 25 years to help improve the lives of these affected children and families. This charity is very close to the staff in Dubco, with several staff members previously travelling to Belarus to spend time in these orphanages. Our Member Communications Officer Dean Ladrigan is heading over to an orphanage on 21st October.

How you can help us (donate cash or clothes etc)

If you would like to donate towards the cost of sending this truck to Belarus, you can make a donation over the phone or at the counter in the Dubco office. The account is called **The Dubco Helping Hand Project**. You can also lodge funds online with the following details; BIC: DUCUIE21XXX iBAN: IE57DUCU99101010699580

We will be accepting items from members in the Dubco office on **Friday 22nd November between 4pm and 7pm & Saturday 23rd November between 10am and 2pm** that will be sent on a truck to Belarus. The items that we need are looking for members to donate include:

- Clothes for all ages
- Bed clothes
- Walking aids
- Wheelchairs
- Nappies (big and small, not pull ups)



Thank you for your support in this great cause! Make sure to keep an eye on our Social Media pages and our website for updates on our progress.

INTERNATIONAL CREDIT UNION DAY – 18th OCTOBER 2018

Be a part of this year's celebration by using the hashtag #PlatinumLiningDubco on Twitter, LinkedIn, Facebook and Instagram to tell us how Dubco has made a difference for you and your family, and you could win a €50 One4All Voucher.

Dubco will also be hosting a Coffee Morning in the office on the day, so pop by for a coffee & a chat.

International Credit Union (ICU) Day[®] has been celebrated on the third Thursday of October since 1948. This year's ICU Day will take place on October 18th and celebrates 70 years of encouraging people of every race, gender and belief to come together and give their all towards the betterment of their communities. It's about people helping people. That's why credit unions always offer a platinum lining.

Fancy winning
a €50 One4All
voucher?



LOAN RATES

Loan Category	Interest Rate	APR ¹ / APRC ²	Loan Type
Personal	6.99%	7.22% ¹	Personal Loan with repayment terms less than or equal to one year
<i>Can be for any purpose</i>	7.99%	8.29% ¹	Personal Loan with repayment terms of more than one year and up to three years
	8.49%	8.83% ¹	Personal Loan with repayment terms of between three and five years
	8.99%	9.37% ¹	Personal Loan with repayment terms of more than five years
Covered	4.97%	5.08% ¹	Personal Loan covered by member share balance
Car	5.97%	6.14% ¹	Special Car Loan available January, April, July & October
	6.97%	7.20% ¹	007 Car Loan – 0 Deposit – 0 Balloon – 7 Year Term
Home Improvements	5.97%	6.14% ¹	House to Home 5 Year Loan (Min €15,000 - Max €100,000) ³
	6.47%	6.67% ¹	House to Home 7 Year Loan (Min €15,000 - Max €100,000) ³
	6.99%	7.22% ¹	House to Home 10 Year Loan (Min €15,000 - Max €100,000) ³
Home Loan	4.07%	4.15% ²	Take me Home Loan LTV 50% or less (Min €50,000 - Max €350,000) (Min Term: 10 years - Max Term: 25 years) ⁴
	4.27%	4.35% ²	Take me Home Loan LTV 51% - 60% (Min €50,000 - Max €350,000) (Min Term: 10 years - Max Term: 25 years) ⁴
	4.47%	4.57% ²	Take me Home Loan LTV 61% - 70% (Min €50,000 - Max €350,000) (Min Term: 10 years - Max Term: 25 years) ⁴
	4.67%	4.77% ²	Take me Home Loan LTV 71% - 80% (Min €50,000 - Max €350,000) (Min Term: 10 years - Max Term: 25 years) ⁴
Education	2.97%	3.01% ¹	IT Equipment (education related) Loan to a maximum of €1,000
	4.47%	4.57% ¹	Back to School Loan. One year loan to a maximum of €3,000. Person receiving the education must be a member to avail of this rate
	4.97%	5.08% ¹	Family Education Loan. Person receiving the education must be a member to avail of this rate

All loans are subject to terms and conditions (available from the office) and underwriting criteria.

Dubco is here to help with Christmas

1 Year Personal Loan - 6.99% (7.22% APR*)

For further information please contact the office or email info@dubco.ie

*Terms and Conditions apply and are available from the office

UPCOMING SITE VISITS

We'll be visiting work locations again in the coming months to help with membership applications, online access, loan applications and any general questions you may have. So far we have scheduled the following locations over the next quarter:

Venue	Date	Time
The Canteen, DCC Civic Offices*	Each Pay Day	9:30am - 11:30am
SuperValu, Balinteer	12 th October	10:00am - 2:30pm
Kildare County Council, Naas*	18 th October	9:30am - 2:30pm
The Canteen, DCC Civic Offices*	18 th October	9:30am - 11:30am
DIT, Grangegorman	19 th October	10:00am - 11:00am
Kildare County Council, Naas*	1 st November	9:30am - 2:30pm
Kildare County Council, Naas	22 nd November	9:30am - 2:30pm
SuperValu, Blanchardstown	7 th December	9:30am - 2:30pm
Kildare County Council, Naas	13 th December	9:30am - 2:30pm

If you would like to arrange for us to visit your workplace, please contact Jane Corscadden (01 887 0421 or jane.corscadden@dubco.ie) or Dean Ladrigan (01 887 0438 or dean.ladrigan@dubco.ie) to arrange a suitable date and time.

*Our Home Loans officer will be in attendance



INTRODUCE A FAMILY MEMBER TO DUBCO CREDIT UNION

AND THEY'LL BE IN WITH A CHANCE OF WINNING €250 IN THEIR FIRST MONTH!

As the qualifying member, you'll be in with a chance of winning €5,000 at our AGM! The more members you introduce the more chances you have of winning... simple!

¹The 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.

²The APRC (Annual Percentage Rate of Charge) included is an example only; all APRC examples are based on €100,000 over a period of 240 months.

³1st legal charge may be required.

⁴1st legal charge will be required.