

NEWSLETTER



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Green Vehicle Loans

In recent weeks the credit union has launched a green vehicle loan at a very special rate of interest.

It can be used by members to purchase an electric or hybrid vehicle, even an electric bike or an e-scooter. A few conditions apply but not many.

PSCU wants to make various contributions towards society's efforts to tackle climate change. The Green Vehicle Loan sits beside the Green Home Improvement Loan that is available to help members with improving the energy efficiency of their homes.

Scan here to calculate loan repayments



An Post Employees' Credit Union



It's over two months since the transfer of An Post Employees' Credit Union to PSCU – the members working at An Post and its associated companies, and their families are very welcome. If anybody is having difficulties with their new account numbers or downloading the PSCU app, don't hesitate to ring the office on 01-6622177. The office on Ringsend Road in Dublin remains open and Development Manager Luke Scott has started to visit various Mail Centers and Delivery Offices – contact him on luke.scott@pscui.ie if you would like to arrange a visit.

Car Draw News

Following the transfer from An Post Employees' Credit Union, the membership of the car draw has increased significantly, allowing for more cash prizes each month. Since the draw on 28 June, each month features a **Toyota Corolla Hybrid**, a prize of **€5,000**, two prizes of **€2,000** and six prizes of **€1,000**.

A second Toyota Corolla Hybrid will be added to the July car draw – yes, two cars in one month! This is to celebrate the summer holidays.

Remember that, apart from a very small amount of direct costs, all the car draw subscriptions are distributed by way of prizes.



Car draw winners

Recent car winners:

Nov-22	Christine McNamara, Retired, Dublin 6.
Dec-22	Gerardine Skehan, Retired, Dublin 6.
Jan-23	Valerie Quinn, Department of Housing, Local Government & Heritage.
Feb-23	Joan McAleese, Retired, Co Meath.
Mar-23	Geraldine Drumm, Department of Enterprise, Trade and Employment.
Apr-23	Helen Nolan, Department of Social Protection.
May-23	Robert Carpenter, An Post Mail Delivery Office - Fairview, Dublin 3.
Jun-23	Maura Duffy, Retired, Co. Clare.



Congratulations to all the winners!

All members of the car draw scheme included in the September 2023 draw (last draw of the credit union financial year) will be eligible to be included in the jumbo Twelve Draws of Christmas, coming up in early December.

All cars are supplied by Denis Mahony Motor Group.



Travel safely with your debit card

With the holiday season in full swing, it's timely to remind members of some useful safety tips.

Card safety

Never leave your card out of your sight when paying for goods. Ensure that you carry your debit card in a secure way – this is important to prevent theft when visiting busy tourist attractions. Take care to shield your PIN when using your debit card at an ATM.

Contact details

Make sure that PSCU has your correct mobile number details well before you travel. This is important in case any transactions need to be verified. Your card may be suspended if it's not clear that YOU are using it. Save the contact details for the card services provider [+353 1 693 3333] in your mobile in case of an emergency. And don't forget that you can temporarily block your card in your PSCU mobile 'phone app.

Back up plan

Plan for your holidays by setting up your debit card for Apple Pay, Google Pay and Fitbit Pay on your mobile phone to make payments. This will provide a backup if you misplace your wallet.

Local currency

When using your debit card abroad, pay in the local currency to avoid incurring an unfavourable exchange rate on the transaction. Consider bringing some local currency for areas that may not accept debit cards.

Debit card expiry

If you notice that your debit card expiry date is approaching, you can expect to receive your replacement card at least two weeks before the end of the expiry date. Your old card will work for the entire month shown on the expiry date.

If you are heading abroad this summer, enjoy your trip!

Other credit union news

You can make a **card payment to the credit union** from the members online banking area. It is hoped to add this option to the mobile app in the weeks ahead.

The **annual member survey** will be emailed to members shortly. It's always very useful to get member feedback on a range of issues.

To keep your credit union **account secure**, when you set up a new payee or change your PIN in your online account you will receive a **code by SMS**. Most other online activities like viewing your transactions, Web viewing e-statements etc. you will now receive a **push notification**.

The **Seamus P. MacEoin Education Prize Draw** is being updated this September. In recent years, the draw featured bursaries (€2,000 per year over three years) for six lucky first years and nine cash prizes of €1,000 for non-first years. Following feedback from members, this year the prizes will change to twenty-two prizes of €2,000, open to all students attending CAO courses. The annual prize fund will increase towards €60,000 as the existing bursaries are drawn down by students.

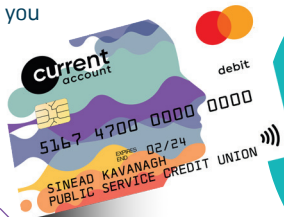
Are you receiving the **monthly PSCU ezine** into your mailbox? It's a great way to get the car draw results, credit union news and money tips. If the credit union doesn't have your email details please email info@pscui.ie and it can be added to your account.

Credit Union current accounts



There is a steady stream of members switching to a PSCU current account, Mastercard® debit card and with the option of an overdraft, particularly with Permanent TSB ending free banking for a very large cohort of their customers. There are no long waiting periods for a PSCU current account, and you get a more personal service.

Scan here for information on the PSCU current account



Apply for a current account through your CU online banking



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