

NEWSLETTER

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Credit Unions top customer experience awards for 8th consecutive year!

Credit unions have topped the league table for the best customer experience in Ireland in the official CXi report published recently. This is a record-breaking eighth year in a row that credit unions have topped the CXi poll.

Speaking after the announcement, ILCU Head of Communications, Paul Bailey said, *"This is a huge endorsement of the excellent customer experience offered by credit unions to their members on a daily basis... the results from the CXi report speak for themselves and it is a testament to the dedication and the hard work of staff and volunteer directors in every credit union in Ireland."*

The Customer Experience Insight (CXi) Report is published annually based on a survey carried out by Amárach Research. Over 33,000 experiences were evaluated using a framework that included value, channel usage, how important employees are to the customer experience, and net promoter score (NPS) which measures the loyalty of customers to a company or organisation.

The report included both community-based credit unions and workplace/ industrial credit unions such as Public Service Credit Union.

AGM 2022 – save the date!



With AGM 2020 and AGM 2021 held remotely because of the Covid-19 pandemic, this year the AGM will be held in hybrid form, so that members can attend either in person or remotely. The physical meeting will be held in the Radisson Blu Hotel, Golden Lane, Off Georges Street, Dublin 2 on **Wednesday, 14 December, at 6.30pm**. Guest speaker this year will be Siobhan Ryan, finance and property expert with Independent Newspapers.

Details of how members can dial in or attend in person will be included in the annual report which will be circulated in early December. Those who attend, either in-person or remotely, will be included in a draw for cash prizes while refreshments will be provided for those who attend physically.

Car draw winners

Recent car winners:

May-22	Olwen Stafford, Department of Justice
Jun-22	Rosaleen Tubridy, Department of Finance William Kavanagh, Department of Justice (retired)
Jul-22	Marguerite Ward, Data Protection Commission
Aug-22	Donna Kennedy, Department of Social Protection
Sep-22	Emma Higgins, Insolvency Service of Ireland
Oct-22	Breeda Shanley, Department of Justice



Rosaleen Tubridy collecting her car

Congratulations to all the winners, including both winners of the double car draw in June.

Congratulations also to the winners of the cash prizes - €2,000, €1,000 and €500 each month with an extra €1,000 each month from July 2022 onwards.

All members of the car draw scheme included in the September draw (last draw of the financial year) are 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.



Credit union online services

Like most organisations in recent years, the credit union has been on a journey to make more of its services available online. This is particularly important for PCSU because civil and public servants are located right across the country.

Here is a summary of the online services currently available:

Mobile App	Online joining/ new membership
Mobile App	Online applications for current accounts, debit cards and overdrafts
Mobile App and web site	Online banking - includes funds transfer and bill-pay
Mobile App and web site	Loan applications
Mobile App and web site	Document upload for loan documentation and various forms
Web site and email	DocuSign for signing loan agreements
Web site	Debit card payments through the web site – Realex payments

If you need a helping hand with any of the above, the credit union staff are available on 01 662 2177

SEAMUS P. MACEOIN THIRD LEVEL EDUCATION PRIZE DRAW

Winners

6 Bursary winners, €6,000 over 3 years

- **Lucy Sheridan**
- **Sarah DeLappe**
- **Orlaith Cadden**
- **Moya Ibbotson**
- **Henry Reidy**
- **Roisin Dawson**

12 Extra Draw winners, €1,000

- **Derek Keogh**
- **Maria O'Donohoe**
- **Katie Grogan**
- **Damien McGlynn**
- **Maura O'Connor**
- **Ryan Dwyer**
- **Fionn Murphy**
- **Adam Ronan**
- **Amy McGovern**
- **Helen Casey**
- **Hannah Grenville**
- **Evan Carney**

Fixed Term Deposit Maturity

Four tranches of fixed term deposits were offered to members between September 2019 and February 2020. The first of these, a three-year deposit, matured on 4 September. The maturing funds were transferred into members' regular savings.

For those members where the maturing deposit resulted in their regular savings exceeding the cap of €50,000, the credit union has been in contact.

A further three-year deposit matures next February.

Other credit union news

Loan applications from the mobile app announced in the last newsletter has proven very popular with members – about half of loan applications are being made that way.

The **Charity of Choice** this year is the mental health charity **Aware**. The presentation will be made on 18 November.

The **Welcome Loan** introduced from 1 July for members who have never borrowed from PSCU before has been a huge success. The very special rate of interest is a big attraction.

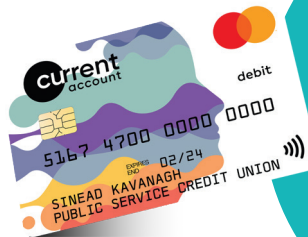
The winners of this year's **Seamus P. MacEoin Third Level Education Prize Draw** are about to be announced. With a total fund of €48,000 this year, entries are up substantially.

The **Green Home Improvement Loan** launched on 1 March has been a slower burner than the Welcome Loan but quite a few members have already proceeded with energy projects in their homes.

Two new features have been added to the PSCU debit card in recent months. A member can now suspend their debit card in the app if they so wish. Members can also switch on a facility that sends notifications to their mobile phones when payments leave their current account.

Credit Union current accounts

There is coverage every day on radio stations and news apps about the closure of Ulster Bank and KBC Bank over the months ahead. If you need to switch your current account from either Ulster Bank or KBC, consider moving to a PSCU current account, Mastercard® debit card and with the option of an overdraft. There are no long waiting periods, and you get a more personal switching service.



CONTACT US TO JOIN TODAY

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