

NEWSLETTER

**PUBLIC SERVICE
CREDIT
UNION LTD.**
Working Together



**An Post Employees'
Credit Union**

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Welcome to the Members of An Post Employees' Credit Union

A big welcome to the members of An Post Employees' Credit Union which merges with Public Service Credit Union with effect from Wednesday, 3rd May 2023.

It's a very exciting time for both credit unions. The An Post members get access to a wider range of services while the PSCU members will enjoy the strength of a larger credit union.

Current accounts and debit cards, faster online development and a monthly car draw are immediately available to An Post members.

The other good news is that the office on Ringsend Road in Dublin remains open and that the friendly service you enjoy continues.

A big thanks is due to the various Board and committee members who served An Post CU over the years for all their voluntary work and their dedication. Several of them have agreed to serve on the PSCU Board and committees and to make their experience available to the merged credit union.

Legendary figures at An Post CU such as Jimmy O'Connor, John Sunderland, Sean O'Broin, Tommy Agnew and Frank Hession believed passionately that the employees of An Post and their families should enjoy the benefits of a member-owned, financial co-operative. Let's work together to carry that spirit forward.

Your new account number

Members of An Post CU will see a **change in their credit union membership number**. The number 400000 will be added to your existing number. For example, number 1347 becomes 401347.

You will need to quote your new number in relation to share withdrawals, loan applications etc.



Your IBAN

As with An Post CU, all accounts with PSCU have their own IBANs. This makes it much easier to transfer funds into and out of the credit union, whether online, at the counter or by post. Your share account, loan account, deposit accounts etc. all have their own unique IBAN. **Your IBANs will not change.**



Insurance benefits

PSCU offers the same Loan Protection and Life Savings Insurance (€20,000 maximum) as An Post CU so no changes there.

The additional death benefit of €3,250 offered by An Post CU will continue until 31 October 2023 when it will be replaced with a member-pay option. Further details will follow in mid-summer.



Online access – www.pscu.ie

After 2 May 2023, your current website (anpostcu.ie) will no longer be available and you will be re-directed to pscui.ie.

To get online access to your account through the website, you need to use your new Public Service Credit Union membership number together with your existing PIN. The online access and online banking look almost identical to the An Post CU version that you are used to.

There is a facility to make payments to the credit union by debit card through the website from both inside and outside the member online area. If you are making a payment from outside the member online area, please make sure to quote your new account number starting with "40...".



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



Mobile app – download PSCU app

The current An Post CU mobile app will no longer operate after 2nd May. Members will need to download the Public Service Credit Union app from the App Store or Google Play. Your existing PIN will continue to apply.

When downloading your new app, make sure not to download the one for the US based Public Service Credit Union. The one you need has a white background rather than a dark blue background.

Employees of An Post and their families who are not already members, can join the credit union using the mobile app. Proof of ID, address and PPS number will be requested on screen.



Monthly car draw

PSCU runs a popular monthly car draw that features a Toyota Corolla Hybrid each month and additional cash prizes. The subscription is €4 per month.



Under the rules of the current An Post CU car draw, all existing members of the draw are being transferred automatically into the PSCU draw. The last car draw at An Post CU takes

place on 27 April, with €17,000 of extra cash prizes to make sure that the Christmas car draw funds from both credit unions are fair, and in proportion. The next car draw will be held at the end of May.

If you decide that you do not want to transfer your car draw membership to the PSCU draw, please contact the credit union office.

As with An Post CU, the draw is operated on a non-profit basis and is observed by an independent observer each month. All surplus funds go back to the entrants at Christmas by way of the Twelve Draws of Christmas each year.

What services does PSCU offer?

Personal loans for a variety of purposes

Mortgages

Current accounts, debit cards and overdrafts

Savings accounts, with a savings cap of €50,000 and €5,000 per month

Maximum shares of €30,000 with balance in demand deposit account

Occasional fixed term deposit account offerings

Online access/ funds transfer/ online loan applications

Mobile App with full functionality including loan applications and online joining

Loan protection and Life savings insurance at no direct cost to the member

Monthly car draw

Seamus P. McEoin Education Bursary Draw - €45,000 annual fund

Public Service Credit Union, St. Stephen's Green House, Earlsfort Terrace, Dublin 2, D02 PH42

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Public Service Credit Union Limited is regulated by the Central Bank of Ireland. Reg. No. 455CU