

August 2018

St Raphael's Garda Credit Union

Your Financial Force



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Stephen Sheerin Retirement



Our friend and colleague Stephen Sheerin retired from St. Raphael's in June after 11 years as a staff member and many more as a Director.

Stephen will be missed by members, staff and Directors alike. His positive energy, rapport with staff and the way he looked after members was second to none.

All Directors, management and staff would like to wish Stephen and his family all the very best on his retirement.

Hello there,
I've met several members of the credit union recently who have all told me that if you are not a user of social media, then it is hard to keep up to date with news from the credit union. So, we've decided to produce a print version of a newsletter with all of our latest news. If we have a valid email address for you, then you will also receive it by email. We hope you like it and if there are articles or features you would like to see going forward, please let us know by emailing newsletter@straphaelscu.ie or by free post to St Raphael's Garda Credit Union, 1-2 Fox & Geese, Naas Road, Dublin 22.



Sean O'Brien
Chairman

The Everyday Loan

We launched the Everyday Loan at St Raphael's in July and its proving very popular already! The Everyday loan is a simple way to borrow money for holidays, home improvements, garden revamps, weddings, big occasions and much more. Unlike other loans, there's much less paperwork needed - and with a turnaround time of just 24 hours and a 98% approval rate, it couldn't be simpler.

So what are you waiting for...call us today or email loans@straphaelscu.ie

We recently launched
our **EVERYDAY LOAN**
for our members.



Pictured at the launch: (Front Row) Shay Roche, Mick Doyle, Eamonn O'Brien.
(Back row from left) Niamh Clear, Bethany Smyth, John McDermott, Gillian Lynch, Emma Gleeson, Sean O'Brien.

St. Raphael's Recent Anti-Money Laundering Communications

Over the last year, many of you will have received letters from us looking for proof of identity and proof of address. This is required under Money Laundering legislation and as a Garda organisation, we are particularly conscious that we need to be fully compliant with these regulations at all times. It was a significant undertaking and the response from you, the members has been overwhelming. We want to take this opportunity to say a big **THANK YOU** to all of you who responded so promptly in huge numbers and for being so patient with us during this exercise. We know it caused confusion for some members and that some of you were not altogether happy about how we handled these communications. Apologies to anyone who was upset or confused by the letters they received. If you have any questions in relation to this, please let us know.

Have you joined the Prize Draw?

In 2017, over €1.5 million in cash prizes were won by members registered for the St. Raphael's Prize Draw. Every month, prizes totalling €35,000 are given away to members. We also hold three monster draws a year totalling an excess of €1 million! To join, simply complete the Prize Draw Application Form. You can join for only €1.50 per week.

Martin O'Connor RIP

The Board of Directors would like to extend their sympathies to the family of Martin O'Connor who sadly passed away on 13 August. Martin was well known within the credit union having served on the Board of Directors for many years before joining the staff as Loans Officer.

Family Day in June



Our annual Family Day was held on 9th June 2018. Over 800 members attended the event and enjoyed all of the activities such as the BBQ, bouncy castle, face painting, and the magic show. We also had different units of An Garda Síochána – The Mounted Unit, the Dog Unit, the Armed Support Unit and the Traffic Unit, who were particularly appealing to our younger members.

It was a wonderful day for all the families who attended and the weather was kind to us again this year. As you know, tickets are limited and they are issued free of charge on a first come first serve basis to members of the credit union.

Don't forget to apply for your tickets early next year as they tend to get booked up very fast. The family day is usually held early in June.

Templemore Office

The Garda Training College in Templemore has seen over 800 new recruits pass through its doors so far in 2018, with 200 more recruits due to be attested in September and in November this year.

Mick Doyle is on hand throughout the year to help members sign up to St. Raphael's and to provide an accessible service to current members.

The Templemore Office is not only open to new recruits, but to Garda members on courses too and provides services such a opening of new accounts, prize draw subscriptions and loan applications.



New recruits can apply for their first loan in the Templemore Office and receive approval on the same day.

Pop in to Mick if you have any credit union business. The office is open from 9.30 to 18.30 Monday to Thursday. You can also contact Mick by emailing mdoyle@straphaelscu.ie

Dates for your Diary

Annual Mass

Our annual Mass for deceased members will be held again in St. Paul's of the Cross Church, Mount Argus on 24th November at 2pm. All are welcome.

Annual General Meeting

Our AGM will be held in Westmanstown Sports Centre on Thursday 6th December.

Christmas Prize Draw

The Christmas Prize Draw will be held here in St. Raphael's House on Tuesday 4th December. All members are welcome! This is the biggest draw of the year with up to €450,000 in prizes to be won. As usual, the results will be posted on Facebook and to the website immediately after the draw concludes.