

April 2026

NEWSLETTER

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



2% for 12 months

Subject to DIRT

Min lodgement €2,000, max €80,000

Closing date 24th April 2026

12-MONTH FIXED TERM DEPOSIT ACCOUNT



T&C's apply

Public Service Credit Union Ltd is regulated by the Central Bank of Ireland

Warning: If you invest in this product you will not have any access to your money for 12 months from 8th May 2026 to 8th May 2027.

New 12-Month Fixed Term Deposit Account

With a 12-month deposit maturing on 1st May 2026, the credit union is pleased to announce a replacement 12-month deposit. Even though the ECB reduced its deposit rate on multiple occasions to last June, the credit union is maintaining the existing 12-month rate of 2%.

It's difficult to know what way interest rates will go over the remainder of the year but this is perhaps a good time to lock-in some deposit interest.

Highlights:

- 12-month deposit – guaranteed fixed rate of 2.00%
- Open to existing savings at the credit union as well as savings you may like to transfer from elsewhere.
- Generous insurance benefits that apply to other savings at the credit union continue to apply to fixed term deposits.
- If you have an existing 12-month deposit that matures on 1st May, you can transfer those funds into the new 12-month deposit by ticking the box on the application form.
- The smallest amount you can place in the new deposit is €2,000 and the highest amount is €80,000 but remember that you can't have more than €100,000 in credit union savings, including your current account.
- The deposit will be subject to a maximum of €25M, on a first-come, first-served basis.

Forms are available on our website www.pscu.ie. You can also contact the credit union and one can be emailed or posted to you.

The closing date is 24th April with a deposit start date of 8th May.

Car & Cash Prize Draw – News

JULY PRIZE DRAW SPECIAL

Following a familiar pattern since 2022, a second Toyota Corolla Hybrid will be added to the July car draw – yes, two cars in one month! It's a nice way to celebrate the summer holidays.

The number of cash prizes continues at the same level for 2026 – 12 cash prizes each month to a value of €25,000.

Remember that, for those members who have opted to join the car draw, the monthly subscription of €4 is deducted automatically each month from savings. Members can join the draw by completing a car draw entry form, available online at pscu.ie or by request from the office. The draw is monitored and observed by an independent invigilator and all cars are supplied by Denis Mahony Toyota Kilbarrack.



2 CARS!

Office Move

Most members will be aware that PSCU has moved from its long-standing offices on Earlsfort Terrace, Dublin 2 and on Ringsend Road, Dublin 4 to a new location at 4-5 Lincoln Place, Dublin 2, very close to Pearse DART station and the Luas stop at Dawson Street. The office is open to members from 9am to 4.30pm, with 10am opening on Wednesday for staff training and early closing on Friday at 3.30pm.

The office in 4-5 Lincoln Place,
Dublin 2 is

NOW OPEN!

Annual Statements

An annual credit union statement is being sent to each member at the same time as this newsletter. You are asked to look at the statement and to contact the credit union if you spot anything unexpected.



You will notice that the annual dividend was added to your shares on 10 December following the Annual General Meeting. The dividend was 1% of your average share balance, possibly the highest credit union dividend in the country. You may also notice a loan interest rebate of 5% for all standard rate loans – this reduces the cost of a loan with PSCU even more.

If you have signed up for the Member Pay Death Benefit Plan, the cost for 2026 of €78 was deducted from your savings on 16 January. This insurance is renewed annually at the discretion of the insurance company, currently Aviva.

Demand Deposit Accounts

Unlike the various fixed term deposits offered by the credit union, some members have funds in a demand deposit account at PSCU that does not pay any interest. Unless you like to maintain different accounts for different purposes, consider transferring any funds in the demand deposit account to your share account. Note that the legacy Flexi Account is a share account and is eligible for the annual dividend.



Out and About



Over the past 12 months PSCU has been represented in numerous Government Departments, state agencies, Dublin Bus garages and An Post locations across the country. It has been great meeting with potential new members, reps and reconnecting with some long serving volunteers across the public service. Some of the workplaces visited:

Dublin Bus – Conyngham Road
Dublin Bus – Donnybrook
Dublin Bus – Phibsborough
Dublin Bus – Clontarf
Dublin Bus – Broadstone
Dublin Bus – Summerhill
Dublin Bus – Ringsend Road
An Post Exo building
An Post Dublin Mails Centre
An Post Portlaoise Mails Centre
An Post Portlaoise DSU
An Post DSU Fonthill
An Post DSU Limerick City
An Post DSU Dundalk
An Post DSU Cavan
An Post DSU Loughrea
An Post DSU Bray
An Post DSU Greystones
An Post DSU Tralee
An Post DSU Ravensdale Road
An Post DSU Tullamore

Department of Justice
Department of Transport
Department of Foreign Affairs
Department of Health
Department of Children
Disability & Equality
Department of Social Protection
Data Protection Commission
Health & Safety Authority
Consumer Protection
Competition Commission
[CPCC]
Central Bank of Ireland
Gambling Registration Authority
of Ireland
National Shared Services Offices
Tullamore
National Shared Services Offices
Clonskeagh

Courts Services
Public Appointments Service
Repatriation Division of
Department of Foreign Affairs
The Electoral Commission
The Health Insurance Authority
Met Eireann
Medical Council of Ireland
Legal Aid Board
Office of Planning Regulator
Office of Public Works
Irish Human Rights & Equality
Commission
Oberstown Youth Detention
Centre
Cathal Brugha Barracks
McKee Barracks

If you would like PSCU to attend your work place email info@pscui.ie or phone 01 6622 177

SUMMER COURSES FOR SCHOOL CHILDREN MEMBER'S DRAW

CLOSING DATE
24TH APRIL 2026

A draw will be held during April for ten amounts of up to €500 towards summer courses, normally but not necessarily residential in nature. While many parents and children will think automatically of Cúrsaí Gaeilge sa Ghaeltacht, many other courses will be eligible for the draw, including wider educational and wellness courses. The closing date is 24th April - download an entry form from pscu.ie.



Donations Update

As part of the credit union's social dividend, PSCU supports a range of charities and workplace related organisations each year and reports back regularly on this activity to the members. The budget for 2026 is €70,000.

This includes the Charity of Choice which in 2025 went to LauraLynn, Ireland's hospice for children. If you would like to nominate a charity, please don't hesitate to email the Donations Committee at donations@pscu.ie. Unfortunately, it is not possible to cover individual sponsored walks, climbs etc.



SEAMUS P. MACEOIN THIRD LEVEL EDUCATION PRIZE DRAW

The Seamus P. MacEoin Third Level Education Prize Draw is also part of the social dividend, but its prize fund [also €70,000] is separate. Recent recipients include:

Laura Kilgallon – DCU, Jessica Walsh – University of Edinburgh, Callum Skelly – Trinity College

Keeping in Touch

The monthly ezine is a great way of keeping up with credit union news, car draw results etc.
– it goes to all members where the credit union has an email address.

Good idea to follow the credit union's social media channels on Facebook, Instagram and LinkedIn to get information in real time and the occasional prize draw.

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