



MEMBERSHIP COMMITTEE REPORT

The membership of Roscrea Credit Union has increased by approx 1600 new members in the past year. This is another excellent performance, of which the membership committee are very proud. Indeed our research this year shows that our common bond has a total population of 16,700 and amazingly almost 10,000 of these people are members of Roscrea Credit Union. A number of initiatives to help increase membership over the following year will be embarked upon. This will include more information mornings/evenings as well as further developments that will encourage more young people to join the Credit Union.

We encourage all members of Roscrea Credit Union to introduce new members. We would also appreciate if you would inform any potential new members that under new legislation with regard the Money Laundering Act all new members are now requested to produce Full ID before they can be accepted as members of Roscrea Credit Union. This is no different to any other financial institution in the country.

Our objective for some time has been – “that every man, woman and child within a 10 mile radius of Roscrea would be members of our “Credit Union”. Given the ethos of the Credit Union – “not for profit, not for charity, but for service”, this objective should be achievable. While other financial institutions have depleted their counter staff, you will have noticed that we continue to provide an excellent counter service, 6 days per week. Indeed, it is also gratifying to note that usage of our website has also increased. The website which was recently upgraded with an all new professional look allows people view their balances and apply for loans etc from the comfort of their own living room.

We would, again, like to highlight to members the importance of completing nomination forms on sole accounts. These nomination forms allow us to: -

- Distribute up to €12,700.00 to the nominee, with the balance to the deceased's estate.
- If the nomination is not completed, the Board can only distribute €6,350.00 to whom the Board deems to be entitled to receive these proceeds.

Pat McGee:

Best wishes to Pat McGee who decided to retire from Roscrea Credit Union last May. Pat gave almost twenty years service to the Credit Union and witnessed some remarkable changes in the growth of the organisation during that period. At a special evening to celebrate Pat's service to Roscrea Credit Union, a number of presentations were made and many tributes flowed. A popular man with many of the members and always willing to help and advise his colleagues, Pat will certainly be remembered for his vast contribution to Roscrea Credit Union. We wish Pat well in his new job and we wish both Pat and his wife Aine every success and happiness for the future.

At Roscrea Credit Union our goal is to provide for our members “The Real Deal”. It is our unique values that allow us to achieve this. These core values are, fairness, integrity, responsibility, leadership and continuous improvement. With a wide range of products designed for Real People wanting real financial solutions, Roscrea Credit Union is the only real alternative for your needs.

We would like to thank the staff of the Credit Union for their support during the past year and look forward to another increase in membership in the year ahead.

Membership Committee

Patsy Treacy, Liam Phelan, Brian King & Denis Shanahan.