



Seasons Greetings

The Board, Supervisory Committee and all the team at BCU would like to offer our members the warmest of Christmas wishes and the very best for the New Year.

Your Credit Union remains strong, secure and open for business whatever the weather. BCU is here to help. We have €20 million available to lend and are committed to providing a first class service to our members. We are delighted to announce a **Loan Interest Refund of 10%** and a **Share Dividend of 1%** for the last year. **Where else would you get a Christmas Bonus like that!!**



Be safe this Christmas.

Nollaig Shona agus Athbhliain faoi Mhaise Daoibh

Santa Arrives in Ballincollig

Santa arrived last week at Ballincollig Shopping Centre to herald the dawn of the Christmas festivities. Rudolph and his fellow reindeer were resting up in preparation for the main event on the 25th so a unit of the Ballincollig Fire Service stepped in to ensure that Santa arrived in suitable style.

A crowd of excited adults and even more excited kids were there to meet him. *Great fun was had by all!*



Christmas Hamper Giveaway

FREE Hamper when you collect a loan for €4,000 or more this month

[Click to calculate repayments](#)





Member Spotlight

BCU Member wins "Young Carer of the Year Award"

Maria Maher (19) of Ballincollig (*pictured here with her mother Mary*) has won the "Young Carer of the Year Award" for the outstanding work that she has done looking after her mother since she was 13 years of age. This award is a fantastic and well deserved recognition for Maria and also serves to highlight the remarkable and often overlooked effort undertaken by the approximately 5000 young carers registered in Ireland today.



(Maria being presented with her award by Mary Kennedy of RTE & Mick O'Dwyer, the Kerry Football Manager)

Maria's mother Mary is a permanent wheelchair user following an accident and Maria helps with her daily needs including washing, dressing and cooking. Maria, who also supports her three other siblings who have mild physical and mobility problems has managed to

combine her caring role with a course in food science at UCC. The whole family are very proud of her. Very well deserved.



...the Normans are back!!

A unique history of a distinguished Norman Family has just been republished by Curragh Publications. Spanning 800 years, *The Wall Family in Ireland 1170-1970* offers a fascinating insight into this noteworthy family, giving a detailed account of its Norman origins and tracing its Irish history over the course of eight centuries.

Out of print for almost 40 years, the book has been brought back to life once again by Ballincollig resident and BCU member Jim Wall. This newly revised second edition, which uncovers the meticulous research of its author Hubert Gallwey, is an important resource for those with a general interest in Irish history, not only giving an insight into 800 years of history, but also offering a significant contribution to the local history of eight counties- namely, Carlow, Cork, Galway, Kildare, Kilkenny, Limerick, Tipperary and Waterford.

To purchase a copy (€29.50 + €3.75 postage and packing) contact ASA Marketing, Ballinlough Road, Cork (021) 4312677 or online at www.thewallfamilyinireland.com



Win a fantastic "Christmas Hamper"

Simply visit our [Competitions Page](#) to submit your answers

Hint: Some of the answers are in the this

newsletter

1. What colour is Rudolph the ? nose reindeers nose?
2. What date is Ballincollig Credit Union reopening after Christmas?
3. What snack should you leave out for Santa on Christmas morning?
4. What percentage of interest refund is BCU giving back to its members this Christmas?
5. What date is BCU having its Christmas Open Day?

Submit your answers by Monday 14th December to be in with a chance to win. We look forward to hearing from you.





BCU Poster Competition 2009

Each Year students from Ballincollig take part in the annual **Credit Union Schools**

Poster Competition. Once again this year we were delighted to see a fantastic response from students and teachers from schools across Ballincollig and the quality and effort that went into the artwork was evident for all to see.



Jennifer Marshall, a Crawford Art Student and Ballincollig resident, had the difficult task of officiating and selecting the overall winners...no easy feat! The winner in each category is automatically forwarded to a county wide selection process, with the winner from this being sent on to compete in the national award. ***Congratulations to all who participated so wonderfully.*** To view the full spread of pictures..[Click Here](#)



Tips to Stay Safe this Christmas

1. When Santa comes sliding down the chimney, will it be clean? Be sure you have a chimney sweep every year and stay safe.
2. Keep your Christmas tree and fireplace separate, nothing like a Christmas tree catching fire to ruin the holiday spirit!
3. Keep the Christmas stockings dry, not burnt. Make sure you take stockings down before lighting a fire in the fire place.
4. Keep an eye on burning candles.
5. Use your fireplace screen to prevent sparks and burning embers from popping out.
6. Make sure your fairy lights are safe and secure.
7. Drive sober and safely.

Everybody's talking about it

Log on to www.BCU.ie to

- ✓ View your Account Details
- ✓ Print Statements
- ✓ Apply for Loans

all from the comfort of your own home!

Register on-line Today



www.BCU.ie

Be Safe and have a great Christmas!

Credit Union Day 2009

The Celebrations for the 20th anniversary of the opening of our Harrington Street Office (many of us still remember the old mobile home) coincided with **International Credit Union Day on the 15th of October.**

BCU threw open its doors for the day welcoming members and non members alike in to get a taste of what credit union is all about.



Your Credit Union is here to make a difference in your life. There was music and refreshments on the day and even a little bit of dance!

For more PICS [click here](#)

"BCU Christmas Open Day"

BCU is having a Christmas Open Day on **Saturday 19th of December.** All are welcome. Why not come along for sweets and refreshments.

"Santa is hoping to pull himself away from preparations at the North Pole to make a special appearance at around midday"

Send us your Story & Pictures for inclusion in our newsletter and on our website. Email info@bcu.ie

Pop them in to us and we'll be happy to publish

