

East Wall Credit Union Ltd.



To commemorate the opening
of our

New Premises

East Wall Credit Union Ltd.

Church Road, Dublin 3.

Phone 44531

Office Hours:

Thursday 7 p.m. — 9 p.m. — Friday 7 p.m. — 9 p.m.

New Members Thursday 7 p.m. — 9 p.m.

Loan Applicants Thursday

2.30 p.m. — 4.30 p.m.

7.30 p.m. — 9.00 p.m.

**PRESIDENTS ADDRESS AT THE OPENING
OF THE NEW OFFICE**

C. Elliott

The erection of our new office building was one of the most testing, though gratifying, experiences any Board of Directors could have had. Although it has cost a lot of money, time and effort, it has given a feeling of stability and security that inevitably stimulates an increase in membership and activity.

As we compliment ourselves on how far we have come, let us also consider where we are going. We must remember that there is no standing still in Credit Unionism. We either move forward or back. If we move back, then our members will move to other sources of credit, to other institutions, which are only too willing to supply their needs.

On this unique and joyful occasion, may I, on behalf of us all, express the wish that this Credit Union will always display a keen awareness of the changing needs of this community and never be afraid to introduce innovations to meet these needs.

Dermot O'Sullivan

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Church Road

East Wall



Mrs. Dempsey (Membership Committee) receiving new applications

LIFE INSURANCE

Your Credit Union provides insurance, at no extra cost on your outstanding Loans and on Shares, so that in event of death any loan outstanding is wiped out and the Beneficiary receives deceased member shares plus:

- 25% of Shares saved to age 6 months
- 100% of Shares saved between 6 months and age 54 years
- 75% of Shares saved between 55 years and age 59 years
- 50% of Shares saved between 60 years and age 64 years
- 25% of Shares saved between 65 years and age 69 years

As an added member service your Credit Union has doubled the benefits available to you under CUNA Mutual Life Savings Insurance by including the new Accidental Death and Dismemberment, Loss of Sight Benefit Rider.

HERE ARE THE BENEFITS PAYABLE

In addition to basic Life Savings Benefits

For loss of life	Principal Sum
Both hands or both feet or sight of both eyes ...	Principal Sum
One hand and one foot	Principal Sum
One hand and sight of one eye	Principal Sum
One foot and sight of one eye	Principal Sum
Sight of one eye	One-half of the Principal Sum
One hand or one foot	One-half of the Principal Sum

The principal sum is the amount of your insurable share balance according to the table of coverage in the Life Savings contract. The maximum principal sum is £1,000.

For Example: A member (age 50) of East Wall Credit Union Ltd. dies as the result of an accident. Assuming he/she has £500 in savings and is insurable in the normal way the benefits payable are:-

Basic Life Savings Insurance	£500
Accidental Death Benefit	£500
Plus Share-savings of	£500
Total	£1,500

SOME IMPORTANT FACTS

- (1) You are eligible for this coverage as long as you are a Credit Union member under age 65 and covered by Life Savings Insurance. A member's coverage under this rider terminates with any payment for loss suffered.
- (2) Benefits remain the same and are not reduced even if the loss is due to an industrial accident and you collect under Workmen's Compensation.
- (3) Simplified claim service in the event of loss you or your family can notify the Credit Union. They'll handle the details for you.
- (4) The conditions for payment are:
 - Loss must occur before member's 65th birthday.
 - Loss must occur from accidental bodily injury.
 - Loss must occur within 90 days of accident.

ALL THE ABOVE SUBJECT TO THE CONDITIONS OF
YOUR C.U.'s LIFES SAVINGS CONTRACT.

S. Andreucetti

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Rosario Press

(Prop. T. Clements)

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Printing and Stationery

to

East Wall Credit Union



The scene on Friday nights in the boy's school.

Best Wishes for the continued success of

East Wall Credit Union Ltd.

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Clubs a Speciality



Signing the Contract. Left to Right, Helen Murray (Sec.) C. Elliott (President) Mrs. Ryan (Treasurer).

<p style="text-align: center;">-----</p> <p style="text-align: center;"><i>Congratulations to</i></p> <p style="text-align: center;">☆</p> <p style="text-align: center;">East Wall Credit Union</p> <p style="text-align: center;">from</p> <p style="text-align: center;">Wharf Tavern (Prop. W. Cosack)</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">☆</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">Thrifty housewives shop at</p> <p style="text-align: center;">Thrifty Self-Service Off-Licence</p> <p style="text-align: center;">3 All Saints Road St. Anne's Estate</p> <p style="text-align: center;"><i>For best all-round prices</i></p> <p style="text-align: center;">-----</p>	<p style="text-align: center;">-----</p> <p style="text-align: center;">Ladies Hairdressing Salon</p> <p style="text-align: center;">42 Church Road</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">In attendance</p> <p style="text-align: center;">LILA & LOUIE</p> <p style="text-align: center;">Phone 41606</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">☆</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">L. Wilkinson</p> <p style="text-align: center;">106 Church Road</p> <p style="text-align: center;"><i>Household Hardware, Tradesmens Tools, China, Cutlery, Electrical Goods, Wallpaper, Paints, Carpets, & Heaters.</i></p> <p style="text-align: center;">☆</p> <p style="text-align: center;">You name it - We have it</p> <p style="text-align: center;">Special Discount for Cash</p> <p style="text-align: center;">-----</p>
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HOW IT STARTED

In 1967 the first flame of Credit Unionism flickered briefly in East Wall.

Jimmy Quinn and the late Tommy Fleming invited Michael O'Doherty from the Credit Union League of Ireland to the parish with a view to forming a parish credit union. Talks were held, but the flame dwindled, and the fire died to an ember.

Then in 1968 Fr. MacGillicuddy fanned the ember into life again and as a result of his efforts Michael O'Doherty came once more to talk credit unionism. This time he addressed a meeting in the school hall and among the attendance were V. Rev. Canon Hooke, Fr. MacGillicuddy, Fr. Fingleton and the Rev. Mr. Warke.

It was agreed that there was a need for a credit union in the area and so at last the fire burned brightly and the Credit Union was under way.

A study group was formed of thirty people and of these twenty remained to finish the course of instruction in all aspects of credit unionism ably given by Mr. W. Bradshaw. From this study group the first Board of Directors was elected to carry out the business of **East Wall Credit Union Ltd.**

At this stage we would like to pay a tribute to our first Treasurer and Manager, the late Tommy Fleming. A dedicated man, he was an inspiration and example to all. His zeal and capacity for hard work, even in failing health, was a wonder to see and the success of East Wall Credit Union today owes a lot to the leadership of this founder member. Go n-deanaidh Dia trocaire ar a n-anam.

And now June 1971 and another memorable time in the young life of our Credit Union.

We are proud and happy to move into our own premises. Not a huge monument in sand and stone but a simple building in which to conduct the business and afford the services membership entitles us to.

This building, to the committee and members is a symbol of co-operative effort, fellowship and goodwill, a fitting monument to the achievement of ordinary people united in a common bond. We are part of that huge co-operative movement that is Credit Unionism established to promote through the thrift and co-operation of its members the ability to help our neighbour and in the final analysis safeguard ourselves and our families against the financial stresses and burdens of modern living.

This is no small achievement in a small parish such as ours. It is a tribute to the members and to those people who, through the year, give their time and efforts to the service of the Credit Union. It is a tribute also to our parish clergy whose help and co-operation is greatly appreciated.

The fire of Credit Unionism is now burning steadily in East Wall and together we can make sure that the flame never dies and that the warmth of that fire will reach all homes in the area.

SERVICE

On 3rd June Michael McGuinness (League Director) officially opened our new office. In his address to those present he said

In writing this foreword and congratulations I hesitated before choosing my theme. Eventually I decided that the keyword must be Service although my thoughts are on achievement, the achievement of East Wall Credit Union Ltd., since it commenced business in June 1968.

It is interesting to note that your Credit Union when it commenced had a membership of 160 with £160 in shares. The estimated potential membership was 600 people. Today after a brief three years you service the needs of almost 1,300 members, who through their own efforts, own local leadership, and own determination to co-operate, have provided a share holdings for work, of some £50,000.

Such development and growth can only come from dedication and dynamism within the Community. It can only flourish where people recognise their individual and community needs and decide to come together in co-operation to do something about them. It can only achieve results when the service you provide to yourselves through your volunteer leaders is such that your people show such involvement, commitment and trust.

East Wall are now showing that SERVICE is not just a matter of doing. It also creates further demands to meet the rational and developing needs of the community. We also accept with pride our motto "Not for profit, not for charity, but for Service." Your latest and major step forward has been the planning and opening of your new office. This will bring benefits to your community and your Credit Union.

You will have increased membership and increased involvement; you will be required to provide more information and advice; you will to some extent spread the work-load and you will be able by quicker working of your account to plan better. You will require staff to meet such service. All this is part of the challenge you first faced and you planned to meet and overcome; and the new challenges which you have created for yourself to overcome by your determination to decide and provide for your own needs.

On the part of the Credit Union League of Ireland and my own Credit Union, Premier Navan Road and District Credit Union Ltd., and the Credit Union movement I congratulate you on your advance and particularly on the opening of your new office. This is a fine proof that achievement through service is a practical and laudable ideal.

M. McGuinness,

Director,

CREDIT UNION LEAGUE OF IRELAND

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*Builders of the new offices for East Wall Credit Union.