



# KCU NEWSLETTER



IMAGINE MORE..

NOVEMBER 2023

# JOIN US AND FEEL THE CREDIT UNION DIFFERENCE



HOW TO OPEN AN ACCOUNT  
WHO CAN JOIN?  
WHAT DO YOU NEED FOR ID?

ALL YOUR QUESTIONS ANSWERED.....



JOHN A SHANNON  
EST. 1946

**Gift Voucher  
Giveaway**

# OPENING AN ACCOUNT...

# How to open a **CREDIT UNION** account.....



It is very easy to join the Credit Union. As long as you live locally and you are over the age of 16, you can call in and open your account any day we are open. You don't need to make an appointment.

**You will need:**

**2 forms of ID\*  
at least £6\* \***

**That's it.**



**Kilkeel  
Credit Union  
IMAGINE MORE**

\* You need Photographic ID and Proof of Address ID (call us on 02841763412 if you are unsure)

\*\* There is a £1 fee when you open your account, you also need to lodge at least £5 to your account when you open it

## BENEFITS OF AN ACCOUNT...



If you are looking for a reliable, friendly and community-based financial service, look no further than Kilkeel Credit Union. Having an account with us means you can enjoy a range of benefits, such as:

- Competitive interest rates on loans
- Annual Dividend paid to all members
- Annual Interest Rebate paid to anyone with a loan
- Free life insurance on loans and savings
- Access to online banking and mobile banking
- Flexible repayment options and no hidden fees
- Support from our dedicated staff and volunteers
- Participation in the democratic governance of the credit union

Don't miss this opportunity to join a cooperative that puts your needs first.

Join today or visit our branch to find out more.

Kilkeel Credit Union - your money, your way.

# IT ONLY TAKES A FEW MINUTES TO REGISTER FOR ONLINE BANKING WITH KCU

Just go to [Kilkeelcreditunion.com](http://Kilkeelcreditunion.com) and click on Register. If you need to update your contact details, give us a call and we can make sure you are all set to take advantage of our great online banking service.

You can make use of the following features:

- **Apply for a Loan**
- **Check your Balance**
- **Make Withdrawals**
- **Print Statements**

**CLICK HERE TO REGISTER**



## USEFUL SERVICES...

### INSURANCE



We offer a number of different insurance products, including: Life Savings Insurance, Loan Protection Insurance and Death Benefit Insurance. All at no cost to you as members, we are there to help in the tough times.

[CLICK FOR INFO](#)

With the cold weather well and truly taking a grip it is important that homes are well heated and budgeting how you pay for this fuel is very important.

To take advantage of the scheme, go to Kilkeel Credit Union and ask for an oil savings card.

You can then buy oil savings stamps costing £5 each and put them on the card.

These stamps will then be accepted as payment by a selection of local oil companies.

You may buy as many stamps as you want every week and spread the cost of oil over several weeks rather than having to spend hundreds of pounds in one payment.



Society of St. Vincent de Paul

### OIL STAMP SCHEME

At the credit union we know that many of our members and the wider community are feeling the rise in costs hard to manage at the minute. One of the biggest price rises has been in energy and heating bills, as a result we have decided to try and help by launching a new 0% Home Heating Loan.

You can borrow up to £500

0% APR

[CLICK FOR INFO](#)

# **CHRISTMAS AT SHANNON'S!**



**Delve into the land of 'Nostalgic Novels' in Shannon's newly themed Christmas Experience!**

**Featuring a themed Christmas Emporium, you are guaranteed to be welcomed with a frenzy of festive inspiration. Their themed displays have been inspired by nostalgic novels such as Wind in the Willow s, The Secret Garden, Through the Looking Glass and The Snow man.**

**From baubles to bedding and from trees to trinkets, Shannon's have everything you need to make your home extra special for Christmas this year**



**To add to the magic, Shannon's will be holding their traditional Festive Christmas Supper on Friday the 24th of November. Tickets will be available to purchase instore or online with all proceeds going to charity. Serving a gourmet selection of festive hot food and with discounts galore this is an evening not to be missed.**



Also, if you are not able to make it to Kilkeel you will be able to shop their entire Christmas collection online at [www.johnshannonshop.co.uk](http://www.johnshannonshop.co.uk).

The staff and management at Shannon's would be delighted to welcome you to their store this festive season. They would also like to take this opportunity to wish everyone a very happy and peaceful Christmas.



Shannon's are very generously giving away a Voucher worth £50, to be used in store, to one of our Mailing List subscribers.

The draw will take place on Wednesday December 13th.

Terms & Conditions apply



# CHRISTMAS IS COMING...

## ARE YOU READY FOR CHRISTMAS?

No matter how you celebrate the festive season, be it something low key or with all the trimmings, talk to us today about our Christmas loans. Because for all of your dreams that are big or small, we've got you covered.

Imagine – A straight-forward loan, with no sneaky conditions.

Credit unions offer flexible Christmas loans of all sizes. You can pay off your loan early or increase your repayments, all without any scary penalties.

You can apply online, by telephone or in person.

[CLICK HERE FOR MORE INFO](#)



**FOR A MERRY CHRISTMAS**  
**NOT PROFIT**

FOR A CHRISTMAS LOAN, APPLY ONLINE OR CALL US TODAY.

  
Credit Union

**FOR YOU. NOT PROFIT.**

Terms and conditions for approval. Subject to credit assessment. If you do not meet the requirements for your loan, we will not proceed with your application. For more information, please contact your local branch. Credit Union is a not-for-profit financial institution. All services are provided by the Credit Union. Credit Union is a not-for-profit financial institution. All services are provided by the Credit Union. Credit Union is a not-for-profit financial institution. All services are provided by the Credit Union.



## MOURNE COMMUNITY FIRST RESPONDERS...



We like to feature local groups who make a positive impact in our local community. This month we are looking at Mourne Community First Responders.

They are an organisation that was set up by Mrs Helene Grant to support the work done by the Northern Ireland Ambulance Service. We sent one of our Directors, Sean Rogers to talk to Helene to find out more about the valuable work being done by Mourne Community First Responders.

### In Conversation with Mrs Helene Grant from Mourne Community First Responders

#### Mission Statement

“Mourne Community First Responders (MCFR) aim to work in partnership with Northern Ireland Ambulance Service (NIAS) to complement and provide patient focus care and therefore strengthen the chain of survival by reaching a life threatening emergency within the Mourne area. Local volunteers will be trained in life saving skills by NIAS and will be alerted to emergency calls whereby an ambulance is on route. This service will be comprised of volunteers who reside in the area and will serve the community of Mourne as members of the MCFR service”.

#### SR: Could you tell us how and when MCFR was formed ?

**HG:** My son James Grant died at home after suffering an asthma attack on Thursday 19th Dec 2019 . I requested a review of the ambulance service for that night. The review commenced in January 2020. The outcome of this review highlighted a number of failures by Northern Ireland Ambulance Service. It's hard losing your child but to be faced with a number of failures on that night was just harrowing. From the review I was given the opportunity to launch a responder group here in Mourne . I launched this group in December 2020. To me this group was set up to help other people at a time of need to provide patient focused care for the patient and support for family members while they await the arrival of an Ambulance.

#### SR: Explain the set up process ?

**HG**I've been working with the NIAS since the review and it took almost a year to get everything in place and to find volunteers . On the 18th August 2021 we held our first committee meeting and we had ten responders from our Community who came forward to be trained. Training was completed in March 2022 and the Service went live. In March 2023 we had a further sixteen responders trained. Today we have 26 responders who live between Attical, Greencastle , Kilkeel, Ballymartin & Annalong. As our Responders reside in the area they are familiar and knowledgeable of areas, especially rural addresses.

## MOURNE COMMUNITY FIRST RESPONDERS...

**SR: What sort of incidents has MCFR helped with ?**

**HG:** We would be called out to category 1 and category 2 calls, for example life threatening, sudden collapse , stroke, diabetes ,anaphylactic shock , heart attack, choking in adults . Anything like that we are trained to go and give assistance.

**SR: Who organises training ?**

**HG:** Training is organised by Northern Ireland Ambulance Service and our Responder Coordinator Mrs Colette Sloan.

**SR: Do you get any financial support or is it voluntary ?**

**HG:** The Service is entirely voluntary . We applied for Charity status and were awarded this in January 2023. Northern Ireland Ambulance Service will replenish small stock items. We were responsible for raising the money to equip every responder . I had a few sleepless nights at the start as I wondered where this money was going to come from. Once it was advertised that we were forming a First Responder group, the community has looked after us so well. We have equipped 26 responders with uniforms and responder bags . The responder bags alone cost £1500 each .

The community saw the need and are so grateful for what we do. We recently attended a Coffee Morning in the Samuel Boyd Presbyterian Church Hall, the number of people who spoke to us and were so thankful for this Service. It really is so good to hear, out of such grief and loss that I have experienced I take great comfort that the Service is helping others.

**SR: In the case of a medical emergency how are MCFR contacted ?**

**HG:** We are only contactable through 999 . When a call comes into 999 , the call handler takes all the information and we are alerted only to calls within our remit, this is basic information and the address of the patient . We have a Whatsapp Responder Group which is used only to inform the Service who is attending and their expected time of arrival with the patient.

**SR: How many medical emergencies has MCFR attended since their launch .**

**HG:** Since we went live in March 2022 , we have attended 220 medical alerts.

**SR: What do you see as the future developments for MCFR ?**

**HG:** First and foremost to do our best to be of assistance to our local community in time of need and possibly extending our borders beyond Mourne .

**SR:** Helene could I thank you for having this chat and making us more aware of the amazing work that MCFR is doing for us all . We are quite isolated here in Mourne especially outside of 'doctors hours' and it is a great comfort to know that help is readily available . It is truly amazing that you and your Responders have made a difference in 220 homes since your inception .

On a personal level out of such adversity that you, your husband and family have suffered after the loss of your dear son James, so much good has come. Thank you Helene.

## MOURNE COMMUNITY FIRST RESPONDERS...



**Some of the Responders, pictured along with members of Northern Ireland Ambulance Service.**

If you are interested in supporting the work done by Mourne Community First Responders, you can contact them at:

**[mournecommunityfirstresponders@gmail.com](mailto:mournecommunityfirstresponders@gmail.com)**