



*Health Services Staffs*  
Credit Union

**Who we are as an  
employer.**

*Made By Our Members*



## Introduction

Health Services Staffs Credit Union (HSSCU) is a leading Irish credit union serving a nationwide membership. Our position as a leading Irish credit union is both in terms of assets and the performance of the loan book. HSSCU offers a comprehensive range of financial services to its members. These include savings accounts, loans, mortgages, current accounts, and various other financial products, all designed with our members' needs in mind.

With branches located in Dublin, Galway, Cork, and Limerick, as well as convenient remote access options, we strive to be our member's trusted financial partner. Our commitment is to provide not only competitive rates but also personalised service characterised by respect, reliability, and assistance.

Operating on a not-for-profit basis, HSSCU ensures that any surplus generated is reinvested into our members through enhanced services and benefits. Our dedication extends beyond financial matters; we deeply care for our members and the wider community. To this end, we offer a range of impactful initiatives, including free bursaries, scholarships, insurance coverage, sponsorships, and an engaging member-funded prize draw.

HSSCU is also working diligently in the area of sustainability with a number of initiatives and projects in operation. These distinctive features, coupled with our unwavering commitment to service excellence, set HSSCU apart from other financial institutions.





## But why?

Our purpose is split into two simple concepts.

**Vision** - To always be the preferred financial institution for our members.

**Mission** - To deliver a diversified and member centric product offering through digitally enabled channels while retaining our socio-economic and co-operative orientation.

## How do we achieve this?

### Our Values

The global credit union movement is guided by common operating principles. These operating principles are founded in the philosophy of co-operation and its central values of equality, equity and mutual self-help. Guided by these principles, the core values of our credit union are:

- **Integrity, Respect and Trust:** we act in an honest manner treating all our members with courtesy, respect and concern for their dignity and needs.
- **Empathy:** we see our members as individuals and also partners in our organisation. We listen, learn and work together to find solutions based on their individual needs.
- **Leadership:** we are insightful in the trends of our sectors. We communicate, innovate, share information and endeavour to offer creative solutions within regulatory boundaries.
- **Excellence:** we hold ourselves to the highest standards for the benefit of our members.
- **Social Responsibility:** we care about and consider ourselves part of our community. We strive to give back what we can. We champion a culture of diversity and environmental sustainability.





## **Our Culture Principles & Behaviours**

Our staff and volunteers understand that our behaviour underpins how we do everything therefore with our values in mind. We created a series of Culture Principles and Behaviours, which we believe will continue to make HSSCU a great place to work, be value focused and create an environment where members will get the best possible service.

### **1. We act with integrity, respect, and trust.**

- We make decisions in members best interests.
- We keep informed and well trained.
- We are transparent in everything we do.

### **2. Excellence.**

- We hold ourselves to the highest standards in the benefit of our members.

### **3. We deliver on our promises.**

- We understand the responsibility of being compliant.
- We keep ourselves fully trained.
- We use measurements/surveys to track our member& staff engagement.

### **.4. We are innovative and collaborative.**

- We are bold (adventurous).
- We are not afraid to fail.
- We learn from failures.
- We invest resources in innovation and collaboration.



## 5. We show Leadership.

- We proactively seek solutions.
- We are accountable for our own development.
- We share knowledge.

## 6. We show empathy.

- We listen.
- We seek to understand members needs.
- We show patience, giving people time to explain.

## 7. We will develop our Environmental and Social Impact Responsibilities

- We give back when we can.
- We introduce products that support our ESG journey.
- We do Social Impact Surveys.

We are committed to our action plans aligned to our Culture Principles and acknowledge that all parties need to be advocates and ambassadors for the Culture Principles. It needs to be continuously supported by conversations, reminders, and actions.

We review our principles periodically to ensure they remain relevant and reflect our culture. Therefore, we endeavour to seek out individuals that stand behind these beliefs and want to live these behaviours in line with our Dignity at Work Charter.

## Our Dignity at Work Charter

- We at HSSCU commit ourselves to working together to maintain a workplace environment and culture that encourages and supports the right to dignity at work.
- All who work here and those who are connected with the HSSCU are expected to respect the right of each individual to dignity in their working life.



- We at HSSCU commit ourselves and are expected to maintain positive relationships based on mutual respect.
- We at HSSCU will review our culture principles periodically to ensure they remain relevant and reflect our culture.
- We at HSSCU commit ourselves and are expected to conduct ourselves in a proper, professional and courteous manner in their working relationships with members and colleagues alike.
- All employees will be respected for their individuality and diversity. Bullying, Harassment and Sexual Harassment in any form is not accepted by us and will not be tolerated.
- Our policies and procedures will underpin the principles and objectives of this Charter.
- We at HSSCU commit ourselves and are expected to be advocates and ambassadors of our Culture Principles.
- All individuals, whether directly employed or contracted by us, have a duty and a responsibility to uphold this Dignity at Work Charter.



### **HSSCU Human Resources Contact Details**

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Health Services Staffs Credit Union Ltd. is regulated by Central Bank of Ireland.

