


SNAPSHOT

Savvi Member Newsletter

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 - Happy Christmas!



December
2025



Congratulations to all our recent Prize Draw Winners!



October 2025

€25,000

Michelle McManus, Longford

€5,000

Pearse Crilly, Kildare

€975 each

Lorraine Daly, Dublin

Mary Quigley, Dublin

Niall Nugent, Galway

James Crowe, Wicklow

Julie Gilboy, Dublin

John McDonough, Limerick

Raviteja Karumuri, Westmeath

William Collins, Tipperary

John O'Connor, Louth

Geraldine Collins, Meath



August 2025

€25,000

Michael Higgins, Waterford

€5,000

Yvonne Hayes, Cork

€995 each

Gary Murphy, Mayo

Danut Botezatu, Dublin

Fionnuala Galligan, Dublin

Erica McKinney, Dublin

Ronan Cummins, Dublin

Paul Heffernan, Dublin

Peter Robinson, Dublin

Dan Walsh, Limerick

Eamonn Allen, Dublin

Evin Guing, Westmeath

Louis Ward, Dublin

Supporting Our Communities

We are delighted to be able once again to support a wide range of Sponsorships and Initiatives, both in our Local and ESB Communities



- ESB GAA Club
- ESB E&MP Pitch & Putt
- Trinity Ladies Hockey Club partnership, encouraging women in sport and the next generation of athletes.
- Sherriff YC – Local Football Club
- Laurence O'Toole CBS – Local School



Irish League of Credit Unions National Youth Forum

Savvi Credit Union, represented by 2 of our branch leads, Nicole Nugent & Rory Knox, were delighted to attend the National Youth Forum 2025 in October.

The Forum is a space for the younger members of the Credit Unions to connect and help shape the future of the credit union movement. It is a space where young voices can drive meaningful change across the sector – from how we attract new talent to how we stay relevant for the future.

It's only by listening to younger generations that we will be able to develop an effective national youth strategy to ensure credit unions can meet the needs of customers, employees and volunteers in to the future.

Shape the
Future of Our
Credit Union
Sector



Credit Union
FOR YOU. NOT PROFIT.

A photograph of a diverse group of young adults in a meeting or workshop setting. They are looking at a laptop screen. Overlaid on the image are three stacked orange rectangular boxes with white text that reads "YOUR VOICE MATTERS".

YOUR
VOICE
MATTERS



Nominations

Nominations are a simple way to ensure your savings go directly to the person you choose if you pass away, making it easier for you to plan ahead for your loved ones.

A nomination is a written instruction that tells Savvi Credit Union who should receive the money in your credit union account(s) when you die – and you can update it at any time.

Up to €27,000 can be paid directly to your nominee. This amount is paid directly to your chosen person(s) and does not form part of your estate, so it doesn't go through the Probate process.

You can learn more by visiting the **FAQ section** on our website, and you'll find the **Nomination Form** in our **Member Forms section**.

Keeping your nomination up to date will give you peace of mind and make things easier for your loved ones in the future.



Safeguard your Money – now and in the future

[Download the
Guide](#)

Managing money isn't always easy, and most of us can use a bit of support when planning for both the present and the future.

That's why we've created this Guide—to offer clear, practical advice and straightforward tips that can help you take control of your finances today while feeling more confident and prepared for what's ahead.

Claim Your Tax Credits!



We all pay enough tax, so make sure you claim every credit you're entitled to. Tax credits reduce the amount of tax you pay, and some can lead to substantial savings.

Home Carer Tax Credit

€1,950 for jointly assessed couples caring for a child, someone over 65, or a permanently incapacitated person.

Rent Credit

20% of rent, up to €1,000 per person or €2,000 for jointly assessed couples (tenancy must be RTB-registered).

Mortgage Interest Credit

20% of the increase in mortgage interest paid in 2023–2025 vs. 2022, capped at €1,250.

Health Expenses

Claim 20% on unreimbursed medical costs you paid for yourself or family members.

Claims are made through Revenue's myAccount. For full details, see Tax rates, bands and reliefs.



FRAUD



Beware of investment scams



FraudSMART warns of rising investment scams, often using AI-made ads and fake celebrity endorsements to target people over 50. Scammers use social-media pop-ups, spoofed advisors, and convincing fake sites. Losses often reach €30k–€40k.

Stay Safe:

- Don't share personal or banking info from pop-ups or unsolicited links.
- Verify investments via the Central Bank Registers.
- Be sceptical of celebrity claims and pressure tactics.
- Consult a regulated advisor and report suspected fraud.
- Check sites/offers with [ScamChecker.ie](https://www.scamchecker.ie).

Find out more at [fraudsmart.ie](https://www.fraudsmart.ie)



Merry Christmas

And Happy New Year

