

# *Souvenir Booklet*



## **BERAGH CREDIT UNION**



**50 YEARS OF GROWING**

**1974-2024**

***"FOR PEOPLE NOT FOR PROFIT"***

***"OUR MEMBERS ARE AT THE HEART  
OF EVERYTHING WE DO!"***

## *Recipe for a Credit Union*

### Ingredients:

*Take one group of people –  
with a common bond or interest*

### Mix in:

*A vigorous shake of willingness to help & Serve*

*A touch of knowledge*

*A bit of understanding*

### Then Add:

*A grain or two of professional assistance*

*A pinch of ability*

*A liberal amount of education & information*

*And a good deal of reliability*

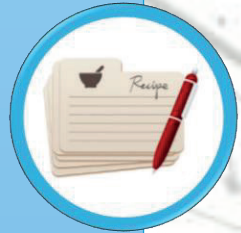
### Method:

*Blend all ingredients together and top with a  
generous*

*sprinkle of leadership*

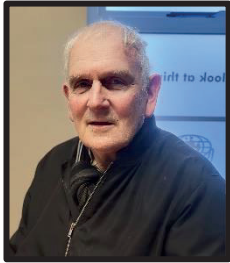
*service in both good times and bad.*

***Guaranteed to satisfy one person or many...***





**Chairperson’s Address**



My fellow members and friends, on this very special occasion, as one of the founding members, it gives me a great sense of satisfaction, joy and gratitude as we celebrate the 50<sup>th</sup> Anniversary of Beragh Credit Union.

The members are the backbone of any credit union and I take this opportunity to congratulate you all for making our credit union the success it has become. The growth and development has far exceeded initial expectations with shares at the start of 2024 just over £6.5 million, loans to members in excess of £1.86 million and total assets of just over £7.9 million.

On behalf of the present Board and myself, I would like to thank all current and past directors, supervisors, staff and voluntary tellers for their dedication, time and effort which has made Beragh Credit Union the successful organization it is today providing an unrivalled service to you – the members.

Finally, I would like, on behalf of the present and past Boards, to express sympathy to the families of members who have passed away over the last 50 years.

My wish for the future is that our growth will continue and our tradition of excellent service to our members will meet the ongoing and evolving needs of our members and potential members.

My best wishes to you all.

*Seamus Rodgers*

Chairperson



## **LEAGUE PRESIDENT’S MESSAGE**

“It’s wonderful to see Beragh Credit Union marking this important occasion and looking ahead to a strong future for at least another 50 years.



The original vision of the founding directors was to work together to find a way where people in the local community helped each other by providing access to savings and loans for the life moments that matter. That’s what every credit union is about. For the last 50 years, those living in the wider Beragh community have been able to grow their lives and seize opportunities by accessing the products, services and support that credit unions provide. The Irish League of Credit Unions is delighted to celebrate this milestone with all who have supported Beragh Credit Union over the years.”

Martin Busch was elected President of the Irish League of Credit Unions in April 2023. He brings to the role an expertise built over 35 years as a volunteer director and vice-president for Lisburn Credit Union located in Co. Antrim, N. Ireland.

Underpinning Martin’s involvement in the Credit Union Movement is the belief in the role co-operatives and social enterprises can play in creating sustainable communities. He believes that local credit unions elevate the quality of life for all those who live and work in the area, through financial enablement and the unique not-for-profit ethos which gives back to the community.

*Martin Busch,*  
**President, Irish League of Credit Unions**



## Beragh Credit Union – Celebrating 50 Years

### *The Past*



**Board of Directors 1991:- Back Row:** Louis McNamee (RIP), Pat Munroe, Francie Grimes, Paddy Mullin, Eugene McNelis, Gerard Hackett, Paddy Bogan (RIP)

**Front Row:** Anne Gallagher, Claire Rodgers, Seamus Rodgers, Mary Tierney (RIP), Franchea Donnelly, Siobhan Mullan



**Board of Directors 1996 - Back Row:** LR: Louis McNamee (RIP), Peter Rodgers, Francie Grimes, Paddy Mullin, Seamus Rodgers, Adrian Donnelly, Mickey McAleer (RIP), Eugene McNelis, Paddy Bogan (RIP) **Front Row:** LR:- Mary Tierney (RIP), Mary Darcy, Joan Gallagher (RIP), Marie Donaghy, Gerard Hackett



**Beragh Credit Union – Celebrating 50 Years**



**Back Row:LR:**

Mona Donnelly,  
Fionnuata Farley,  
Carmel Mullin,  
Fidelma McCann

**Front Row: LR:**

Patricia Grimes,  
Joan Gallagher,  
Christine Conroy

**Back Row:**

Peter Grimes

**Front Row: LR:**

Jack McCann (RIP),  
Jack Woods (RIP)



**LR:**

Francie Grimes,  
Joan Gallagher (RIP),  
Paddy Mullin,  
Mickey McAleer (RIP)



***Beragh Credit Union – Celebrating 50 Years***

***Volunteer tellers.***



*Volunteer Tellers: LR:*

*Brieghe Donnelly,  
Josie McNelis,  
Fionnuala Farley,  
Carmel Mullin*

***Supervisors***

*Bridget Meenagh,  
Josie Cathcart,  
Kathleen Rodgers*



***Current Staff:-*** *Back Row: From LR: Teresa McCullagh, Eilish McAleer,  
Susan Grimes, Joan Kelly. Front: Rosemary Loughlin (Manager)*





## Beragh Credit Union – Celebrating 50 Years

### Board of Directors of Beragh Credit Union



*Back row: LR: Carmel Mullin, Fergal Farley, Francie Grimes, Aggie McCullagh, Pat Munroe, Paddy Mullin.*

*Front Row: LR: Danielle Boyle, Janice Owens, Seamus Rodgers, Margaret McAleer, Roisin Boyle, Kathleen Gartland.*

### MINOR ACCOUNTS

The Credit Union provides a facility for children under the age of sixteen, known as minors. To open such an account an application form is completed by a parent or guardian (along with the minor if over seven years old). The parent or guardian must bring a long Birth Certificate and proof of parental ID and address (see adult account page 7).

Such accounts do not require payment of an entrance fee. They do, however, receive an annual dividend.





### **ADULT ACCOUNT**

Membership of Beragh Credit Union is open to anyone who lives or works in the common bond area. To become a member, you must complete a membership application form in the office. Under law a new member must have proof of identify and address verification.

To establish identification (must include a photograph). **ONE** from the following list:

- Valid Driving Licence
- Valid Passport
- Electoral Identify Card
- Senior Citizen Smart Pass

For Address Verification (must be ***dated within the last 3 months***) **ONE** from the following list:

- Utility Bill
- Bank/ Building Society/ Credit Card Statement
- Official letter from a Government Body
- Doctor/ Dentist Letter

Note – an active account must have a minimum of £5 in shares.

### **DORMANT MEMBERS**

If you are among the very few of our Credit Union members who have joined in the past but have not used your account in the last three years; your account can be reactivated by simply bringing in an up-to-date form of ID and proof of address and complete one transaction. This will enable you to avail of all the benefits of being part of a vibrant credit union. Please call into our office.



## **NOMINATION(S)**

All members are encouraged to complete a Nomination of Beneficiary form. This allows a member to specify the person or persons to whom they wish their monies in the credit union to be transferred to in the event of their death. The maximum limit a beneficiary can receive under the credit union nomination is £20,000. The following points should be noted:

- 1. A nomination takes precedence over a will.**
- 2. A nomination will be revoked if the member completes a subsequent valid ‘Nomination of Beneficiary Form’.**
- 3. A nomination will be revoked by the marriage of the member.**
- 4. A nomination will be revoked by the death of the nominated beneficiary.**

Where any of the above events (point 3 and 4) occur, and the nomination is revoked, members are encouraged to complete a new Nomination of Beneficiary form and submit it to the credit union.

## **Reasons to Join Beragh Credit Union**

**1**

### **Credit Union Community**

Be part of a 2,400 strong community of members from the local area.





**2**

### **No Transaction Charges & High-Quality Service**

There are no transaction charges in using the service of the credit union. One annual membership fee of £1 covers all transactions made in the credit union. You can be always assured of a professional service from our staff within Beragh Credit Union.

**3**

### **Convenience**

Face to face contact with staff of the credit union. We are open 5 days a week.

- ✓ Monday, Tuesday & Thursday: 10 am to 12.30 pm
- ✓ Wednesday: 10 am to 3 pm
- ✓ Friday Evening: 5.30 pm to 8 pm

Telephone any time during our opening hours on 028 8075 8861

Or email us at [info@beraghcreditunion.co.uk](mailto:info@beraghcreditunion.co.uk)

Keep up-to-date with our latest news on our Facebook page or on our website. <https://www.beraghcreditunion.co.uk/>

**4**

### **Ownership**

Beragh Credit Union is your credit union, owned by you the members, and decisions are made by elected members who volunteer on the Board of Directors. As a non-profit organisation, any profit made is put back into improving the credit union and paying members in the form of dividends (interest on savings) and loan interest rebates.

**5**

### **Services**

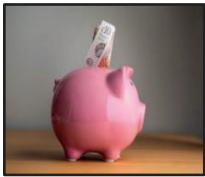
- **Shares** (Savings)
- **A-Shares** (savings that are not attached to a loan).



## Beragh Credit Union – Celebrating 50 Years

- **Life Savings Protection Insurance** (paid by Beragh Credit Union)
- **Loans** – most of our loans are fully insured. **Loan Protection Insurance** is paid by Beragh Credit Union
- **Death Benefit Insurance** (paid by the member).

### Savings (Shares)



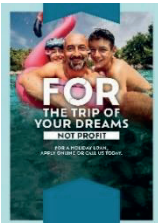
One of the main aims of a credit union is to encourage members to develop the habit of regular savings.

In Beragh Credit Union the **present maximum limit is £15,000 (Adult members)** and **£10,000 (Minor members)**.

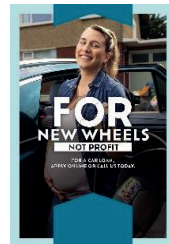
Please note: When a member is granted a loan greater than the amount of savings at that time, those savings become pledged and **may not be withdrawn (without consent from the Board) until the loan is repaid / substantially reduced.**

### Loans

Members of the credit union who are of full age (18 years) may apply for a loan.



A loan application may be made at any time during the normal office hours or online if you register with



<https://www.beraghcreditunion.co.uk/> (this will be viewed by staff on the next business

day).

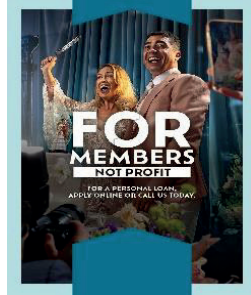


## **Beragh Credit Union – Celebrating 50 Years**

The maximum loan available would be £15,000 above the member's share balance. Beragh Credit Union's Loan Policy automatically allows members to borrow up to the amount of their savings at any time.

The following are some of the factors considered when a member makes a loan application:

- A regular pattern of savings.
- The member's previous loan repayment record.
- The purpose of the loan.
- The member's ability to repay as agreed.
- Frequency of loan applications.



If a loan cannot be authorised by staff in the office, it is assessed by the Credit Committee who meet every Tuesday evening between 8 pm and 9 pm.



Every loan application receives careful consideration and most loans – over 95% - are approved.

Loan interest of 1% per month (12% per annum) is applicable, equating to 12.68% APR (Annual Percentage Rate). However, when the average Loan Interest Rebate is applied this reduces to approximately 8.8%.

You can repay the loan earlier with no penalty.

**Repayment Difficulties** - Should difficulties arise, the member should contact the office immediately, to discuss a way forward.



**6**

### **Moneyback**

Receive annual dividend based on your shares/savings. Also if you have a loan, we will refund some of the interest charged on members' loans (known as Interest Rebate.)

**7**

### **Protection**

Your loans and savings are protected at no extra cost to the member, by the credit union (subject to terms & conditions).

### **Savings Protection Insurance**

The credit union provides Life Savings Protection Insurance cover on the savings of eligible members, at NO extra cost to the member. The amount of insurance benefit depends on the member's age and savings history with the credit union. The intention is to reward consistent and regular savers.



### **Loan Protection Insurance**



The credit union also provides at **no extra cost** Loan Protection Insurance cover for eligible members. A Declaration of Health form may be required before a loan can be insured and issued.

Insurance cover provided to eligible members will clear any remaining loan balance in the event of the member's death OR in the scenario where a healthy / working member who has become critically ill **after** the loan was taken out (the latter is dependent on the insurers assessment outcomes).



## **Beragh Credit Union – Celebrating 50 Years**

**Savings Security** - Your money is 100% safe as all credit unions are regulated by the Financial Service Compensation Scheme.



### **Death Benefit Insurance (DBI)**



In Beragh Credit Union members have access to Death Benefit Insurance of **£2,000 which is paid towards funeral expenses**. This insurance has an annual charge. It is the member's responsibility to ensure that both the form is completed and there are sufficient funds in their account to cover this premium. Please discuss with staff if you are unsure. A member must have **opened their credit union account before the age of 70 years old to avail of this insurance**.

**8**

### **Access**

You can access your account 24/7 online if you register with the credit union's website <https://www.beraghcreditunion.co.uk/>, to view your balances and request a share withdrawal (which will be done during the next business day). You can also apply for a loan online.

**9**

### **Pay by Standing Order**

Arrange to pay by Standing Order from your bank to your Beragh Credit Union account, either as a means of adding to your savings or repay your loan. Please contact our office for necessary banking details. You can request a statement free of charge at any time.

**10**

### **We're Local**

We are a team of local people working with local people, for the local community.



## *Today and Yesterday*

One can look back with pride and pay well-deserved tributes to those who had the foresight and courage to found the Credit Union Movement. It was a Movement regarded with scepticism by the financial experts, largely ignored by the national media, treated with near-suspicion by the powers that be, yet it was destined to have a dynamically beneficial effect on the lives of hundreds of thousands of men and women across Ireland. It has given them real financial dependence, perhaps for the first time in history. In reality, the credit union is probably the greatest social revolution ever experienced in this country.

All of this did not just happen. It was made possible only by the unselfish dedication of thousands of people, who, for years, have given voluntarily of their skills and leisure time to serve others. The degree of responsibility exercised by this voluntary movement is reflected in the proud boast that not a single person has ever lost one penny of savings in a credit union.

The Ireland into which the credit union was born was not unlike the Ireland of today. It was a country deep in depression. The advent of the credit union was one of the factors which helped to lift the pall of gloom from this land. Today, again, we live in an era of doom and gloom. The credit union can give people the hope they are searching for, because of its success story it is a shining example and encouragement to those currently suffering the indignity of unemployment or cost of living crisis.

Please ensure our credit union continues to flourish, **we are always on the look out for new volunteers**. If you can give up some time, can you please give your name and contact details into our local office or to any board member.





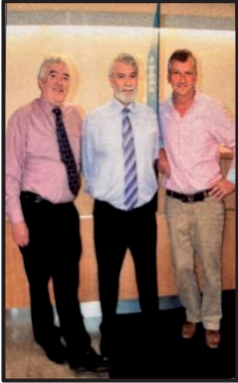
**Beragh Credit Union Board of Directors 1979**



**Back Row: LR: Davy Mullin (RIP), Paddy Bogan (RIP), Barney O'Neill (RIP), Seamus Rodgers, Jack McCann (RIP), Louis McNamee (RIP), Eugene McNelis, Peter Grimes, Jack Woods (RIP). Front Row: LR: Bridget McCrystal (RIP), Anne Gallagher, Joan Gallagher (RIP).**



**Beragh Credit Union – Celebrating 50 Years**



Top Right  
Pic: LR:  
Paddy  
Mullin,  
Pat Munroe,  
Francie  
Grimes.



Pic 2:  
Former  
staff  
members -  
Back row  
LR: Josie Cathcart, Patricia Grimes, Mona Donnelly, front Row LR:-  
Fildema McCann, Ellen McCarvey, Fionnuala Farley.

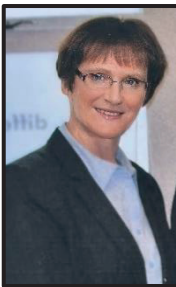
Pic 3: Past and present Office Staff: LR: Susan Grimes,  
Bridget Meenagh, Josie McNelis and Theresa Howard  
(Former  
Manager).



Pic 4:  
Frank Lynch  
former  
president ,  
Mary Darcy  
and Adrain  
Donnelly at  
the 40<sup>th</sup>  
celebrations



Pic 5: Former member of staff:  
Kathleen McElduff.



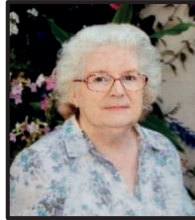
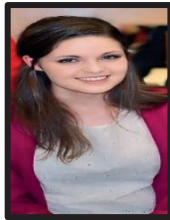
Pics 6:  
Former  
staff and  
directors:  
Back Row  
LR :-  
Briege  
McCann,  
Deirdre  
McCabe,



Bernie McElduff.  
Front Row LR:  
Teresa Donnelly (RIP), Terry  
McCann (RIP) and  
Margaret Conroy (RIP)



## Beragh Credit Union – Celebrating 50 Years



Top Pics LR: -

Briege Lyons (former Supervisor), Orla Owens (former voluntary teller), Joan Gallagher (RIP) (former employee) and Shauna Fitzmaurice (former voluntary teller)



Back Row LR: Francie Grimes, Pat Munroe, Paddy Mullin, Eugene McNamee, Louis McNamee (RIP), Paddy Bogan (RIP). Front Row LR:- Anne Gallagher, Claire Rodgers, Gerard Hackett, Seamus Rodgers, Mary Tierney (RIP) and Fanchea Donnelly

Jubilee Celebrations Back Row LR:- Jack Gorman, Eugene McNamee, Paddy Bogan (RIP), Fergal Farley, Gerard Hackett, Seamus Rodgers, Adrian Donnelly. Front Row LR: Mary Tierney (RIP), Frank Lynch (League President), Louis McNamee (RIP), Allen Rainey ( O.D.C. Chairman) and Mary Darcy.





**Beragh Credit Union – Celebrating 50 Years**

More pictures of Former Directors and volunteers through the years!



From Top Row LR: Tommy Meegan,  
Dermot Meenagh, Hughie Colton,  
Middle Row LR:- Bridget McCrystal,  
Barry O'Neill, Liam Magee  
Bottom Row LR: - David Mullin,  
Jack Woods, James Donaghy and  
Jack McCann



## **Testimonials**

***Since this is a celebration of the 50<sup>th</sup> anniversary of Beragh Credit Union, we are delighted that a few of the founding members or their families, as well as past and present volunteers and staff, have forwarded a few words on our most cherished credit union.***

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### ***Founding Member - Anne Gallagher***

Beragh Credit Union began with the study group set up to investigate the founding of a credit union to serve the people of the Beragh community.

The Study Group met on Thursday nights in the kitchen of St. Mary's Hall. We agreed that we would keep "Credit Union Time", a phrase coined by Jack Woods. That meant that the meetings would actually start on time, an unusual thing for most local committee meetings held in 1973. We did succeed in that timekeeping! And we learned about commitment, a lesson that was essential in the running of a fully-fledged credit union by a team of workers.

We had a savings programme from the outset. At least 50 pence a week was saved by each member of the study group. A bank account was opened, and Paddy Bogan looked after the money, as our first Treasurer. Jack McCann chaired these meetings and Jack Woods took the minutes. Clouds of cigarette smoke continuously filled the air. We ate raspberry ruffles and finished the night with tea and biscuits (mostly plain biscuits).

The purpose was to study the Credit Union Rule Book provided by the Irish League of Credit Unions based in Dublin. It was all a bit strange to most of us.

It was hard work to become familiar with the wording, the meaning and the reality of the rules. There were some wild stabs at the meaning of a few of the more difficult ideas. Help was given by our neighbouring



## **Beragh Credit Union – Celebrating 50 Years**

credit unions of Termonmaguirc and Errigal Ciaran, who were already members of the League at the time. Peter Curran, Termonmaguirc CU, Michael McGarvey and Michael McCrory (R.I.P), Errigal Ciaran CU, and Pat Donnelly, Fintona CU were always welcome visitors at our study group meetings.

After months of work we were finally ready to hold our Organisational Meeting where we would become an officially recognised Credit Union and a member of the Irish League of Credit Unions.

The eight signatories of that meeting were: Jack McCann (R.I.P), Paddy Bogan (R.I.P), Frank Horisk, Seamus Rodgers, Mary Tierney (R.I.P), Jack Woods (RIP), Louis McNamee (R.I.P) and Anne Gallagher. Other members of that original study group were: David Mullin (R.I.P), Pat McSorley, Francis Broderick, Mary Ellen Rodgers (R.I.P), Hugh Colton (R.I.P), Jim Donaghy (R.I.P), Patrick McAleer and Liam Magee (R.I.P).

Beragh Credit Union Limited was up and running.

*Anne Gallagher*

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### **Founding Member – Francis Broderick**

My days in Beragh Credit Union go back to 1973 when I was initially involved in the Study Set-up Group and later in a Supervisory capacity. I have many fond memories from those days.

Congratulations on celebrating 50 years of faithful service to the membership of Beragh Credit Union. It is nice to see the many changes and progress over the years due to the diligent hard work of the directors, supervisors, office staff and voluntary tellers.

We the members have modern office facilities to be proud of. Most importantly, is the friendly and professional service we all enjoy. I wish Beragh Credit Union continued success in the years ahead.

*Francis Broderick*

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## **Beragh Credit Union – Celebrating 50 Years**

### **Founding Member – Message on behalf of the late Louis McNamee R.I.P.**

Our late father, Louis McNamee, was a founder member of Beragh Credit Union way back in 1974 and formally retired in 2013, after 39 years of loyal and dedicated service.

He always promoted the credit union to all age groups as a great way of saving and borrowing money. He instilled in us the benefits of becoming members and building up a good track record.

We have many memories down the years: -

- A credit union office in Sixmilecross at the back of John and Peg Donnelly's house.
- The money then being taken by Louis along with Deirdre McCabe (nee McAleer) down to the Beragh office after closing.
- Board Meetings every month, having first collected Mary Tierney.
- The Credit Union Tennis Tournament which was held in the summertime down at the tennis courts at Beragh Football Pitch, initially for the community, but attracting competitors from a wide area.
- Going to the Credit Union conventions together with Seamus Rodgers, Jack McCann and Paddy Bogan.

He often talked about the different staff members who he worked with; Joan Gallagher, Briege Donnelly (nee McCann), Kathleen Rodgers, Jack Woods, Paddy Mullin, Francie Grimes and Carmel Mullin.

He was so proud of the current new building and the official opening, where he and Mary Tierney unveiled the plaque.



He had a special fondness for the Credit Union Prayer ..... “Lord make me an instrument of your peace ....”



## Beragh Credit Union – Celebrating 50 Years

Sadly, he passed away on 23<sup>rd</sup> February 2014. As a family, however, we take this opportunity of congratulating the credit union on reaching 50 years and wish them every success for many years to come.

### *The McNamee family*

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#### **Former Teller and Director including Treasurer- Peter Grimes**

Shortly after the credit union opened, I was approached by my neighbour Jack McCann to get involved as a teller. For the next number of years, I worked as a teller on a rota basis, then as a Credit Committee member. In the early eighties I was elected Treasurer for one year.

During my years with the credit union I enjoyed working with all the Committee members, most of whom are now deceased. The credit union has a valuable place in our community, and I would encourage all young people to get involved.

### *Peter Grimes*

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#### **Former Teller – Deirdre McCabe**

About three months after the credit union opened in Beragh, I worked in the Sixmilecross office alongside, now deceased, Louis McNamee. The opening of the credit union was met with great enthusiasm.

I also worked as Assistant Treasurer with Ellen McGarvey every Monday night in the Beragh Office, and we would relate a lot of tales, but best not to mention them here!

I really enjoyed all my years working in the credit union which is now a very important part of the community, of which I am still an active member. Congratulations on reaching 50 years.

### *Deirdre McCabe*

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**Founding Member - on behalf of Patrick Bogan R.I.P, his wife Teresa**



As the wife of a deceased founder member of Beragh Credit Union, I have been asked to recall a few anecdotes and memories of family life back in the 1970/80's for their 50 years souvenir booklet.

Some people would say life was more leisurely and relaxed 50 years ago. I don't really think so, at least not for the family of Paddy and Teresa Bogan of Roscavey, Beragh.

In 1974 we had two young children, Mary (3 years old) and Aine (1 year old). Their father was Principal of Roscavey Primary School and was also very much involved in both parish and community work.

In 1973 he joined the Beragh Credit Union Study Group and subsequently became a founder member and Treasurer of the Credit Union which opened in 1974. If my memory serves me well, in those days the credit union opened on Friday and Saturday evenings and often the Treasurer was on duty both nights. With Paddy's other commitments, sometimes, Sunday was the only free "family-day" in the week, even then I can recall having to take the phone "off the hook" during Sunday dinner.

In the days before mobile phones, I remember Paddy's good friend and colleague Joe McCarney (sadly now also deceased) ringing up asking to speak to Paddy. It was 'one of those days' and my reply was, "You'll be lucky Joe, sometimes I feel I might try using the telephone box at the end of the road on the off-chance I might get to speak to him." Joe thought this was hilarious. At the time I was not amused because Paddy was so busy, but hindsight is a wonderful thing.

Paddy's iPhone was a pocket diary and a gold-plated pen. He treasured that pen, which incidentally he received as a gift for community work, and for years our daughters teased him about his precious gold pen. Our daughter Mary is now the custodian of that famous pen.



## **Beragh Credit Union – Celebrating 50 Years**

Over the years the children from the local primary schools took part in various competitions and quizzes sponsored by Beragh Credit Union. Two of our daughters won prizes at these events.

In 1983 Aine won a 1000-piece jigsaw. Her reaction was “Oh! What a big jigsaw. Where can I build it?” In 1986 Fiona won a TV. Her reaction was “Brilliant! Now I can watch TV in my room.” But of course, she didn’t! The TV was set up in the living room for all to watch.

Paddy passed away in September 2005 and we the family know he had many happy and worthwhile memories of achievements, friendships and social gatherings during his years in Beragh Credit Union. I think he would be happy and proud to know that our youngest daughter Roisin is now a member of the present Board of Directors.

Congratulations to everyone involved in Beragh Credit Union, 50 years in business is a great achievement. Well done to all who made it happen! Best wishes for continued success in the future.

*Teresa Bogan*

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### **Current Supervisor and Past Manager – Bridget Meenagh**

I was employed by Beragh Credit Union for 10 years following my retirement from another financial institution.

The credit union's values reflect those of my own: providing positive experience for all and wanting to do more for each member and the community.

The atmosphere in Beragh Credit Union is typically more community-orientated and member focused than that to traditional banks. It's all about serving members. I particularly loved the personal touch and getting to know the members.

I continue to work as a supervisor on a voluntary basis, reporting monthly to the Board of Directors. The Supervisory Committee's main role is to ensure financial statements are accurate and management practices and procedures safeguard members' assets.



## **Beragh Credit Union – Celebrating 50 Years**

It is an honour to be part of such a dedicated team who have the interest of the community at heart, and I wish Beragh Credit Union continued growth and success for many years ahead.

### ***Bridget Meenagh***

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#### **Current Supervisor and Previous Manager – Kathleen Rodgers**

I started work in the credit union in October 1989; before this I worked as a teller. I was assistant to Joan Gallagher and at the time all the accounts were done manually. When Joan retired, Carmel Mullin was employed. In 2005, Briege Donnelly joined the team. I retired in 2007.

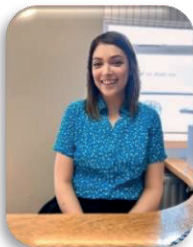


There were quite a few highlights over the years, and I think the highlight was when the credit union reached £1 million in savings. I enjoyed working there and felt that the credit union made a great contribution to the community and hope that it continues to serve the community for years to come.

### ***Kathleen Rodgers***

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#### **Current Manager – Rosemary Loughlin**



I joined the staff of Beragh Credit Union in 2014 and have since been given the opportunity to take on more responsibility and grow in my role as Manager. I have been very lucky over the years to work alongside some wonderful colleagues and have always found the Board of Directors to be supportive, both of myself, and our members.



## **Beragh Credit Union – Celebrating 50 Years**

One of the things I enjoy most about working in Beragh Credit Union is getting to know our members and seeing the same familiar faces coming in every week.

I appreciate that working in the credit union is unlike any other financial institution, in that it puts members at the heart of everything it does. I also enjoy the variety of tasks in my day-to-day work; no two days are the same.

On the occasion of our 50<sup>th</sup> anniversary, it is great to see the credit union going from strength to strength and it is my hope that we continue to grow and develop in order to serve the community in which we operate.

*Rosemary Loughlin*

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### **Current Director and Treasurer - Fergal Farley**

I became a Director in Beragh Credit Union in 1999. I served as a Treasurer from 2002 to 2004 and again from 2015 to 2024. I also acted as Chairman between 2005 and 2013. Beragh Credit Union continues to grow from strength to strength with the last financial audit showing a 12% increase in loans to £1.86 million and a 4.8% increase in shares to £6.5 million.

My parents advised me from a very young age to join the credit union and it wasn't very long until I could see first hand the great support the credit union was to a lot of my friends as they took their first steps in life of needing a car, getting married, buying or building a house, planning a family holiday, getting children ready for school or college and at the latter part of life; funeral expenses. The credit union works with the local community through all these stages of life.

I am so proud to be a part of this great community based organisation, namely Beragh Credit Union as we celebrate 50 years of formation.

*Fergal Farley*

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## **Beragh Credit Union – Celebrating 50 Years**

### **Current Director and Volunteer Teller, Former Chairperson and Employee of the Credit Union – Carmel Mullin**

I became involved with Beragh Credit Union many years ago. I was approached by Patricia Grimes and Mona Donnelly to become a voluntary teller, which I took on, and really enjoyed. We had no computers back then, so a Friday night we took our pen, paper, and a calculator! Balancing was difficult at times, but it had to be worked out. With the retirement of Joan Gallagher (RIP), a lady who was everyone's friend, a job vacancy became available. I was encouraged by Paddy Bogan (RIP) to apply and was subsequently called for interview. I was shaking like a leaf going up those stairs. I never thought I would get it but to my astonishment I was accepted. I started working in December 1995.

I met another lovely lady, Mary Tierney (RIP), who was a great help and support in a field which was new to me. She had a lot of experience with credit union matters and was always there to answer any questions.

I have been involved with Beragh Credit Union since then and have seen lots of changes, from becoming computerised, our new modernised building and staff changes. I had to give up my job in 2008 due to ill health. I returned as a Director and later took on the role as Chairperson, which can be challenging at times but rewarding. I love the hands-on involvement of being a voluntary teller as it means I meet members regularly. The spirit and friendships in the credit union are like no other. I would strongly encourage anyone who would have time to spare to get involved in the credit union on a voluntary basis, as the rewards of friendships and community are fulfilling.

On behalf of my family, I want to wish Beragh Credit Union best wishes on their 50<sup>th</sup> anniversary and to the next 50 years.

*Carmel Mullin*

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### EARLY YEARS ~ The History Of Beragh C.U.

The first credit union in Ireland was opened in Donose, Co. Dublin in 1958. Two years later in 1960 Derry Credit Union Ltd opened in Northern Ireland. In 1974 Beragh Credit Union Ltd was established after a 2-year study group had been formed. The idea of a credit union in the area was first suggested by Jack McCann at a parish meeting in 1969 and on 3 Nov 1972 an initial meeting was held in St Mary's Hall, Beragh. Those present were Jack McCann, Pat McCartan, Pat Donnelly (Aughnagar), Frank Rodgers, Michael Ward, Barney Horisk and the convenors, Seamus Rodgers and Packie Kelly. After lengthy discussions it was decided to contact more people and carry out a study on the potential growth of a credit union in the locality.

Subsequently more local people were involved namely: Jack Woods, Paddy Bogan, Louis McNamee, Mary Tierney, Frank Horisk, Fr Kieran McOscar, Mary Rodgers, Anne Gallagher, Hugh Colton, Jim Mulholland, David Mullin, Francis Broderick, Mick Keenan and Pat McSorley. Others who gave valued assistance were Hugh Hackett, Hugh Ward, Frank Rodgers, Pat McAleer (Drumnakilly), Mickey McCabe, Neilly Hagan, Barney McCullagh, Pat McCartan, Mickey Kelly, Fr James Carroll and Liam Magee.

On 4 January 1973 a savings programme was started and speakers from neighbouring credit unions were invited to meetings. These included Peter Curran & Hugh Rafferty (Termonmaguirc), Brian Hamill and Mickey McCrory (Moyenir), John Anderson (Pomeroy), Pat Donnelly and Jim McGurn (Fintona) and Fr Paddy Gallagher (Dromore).

The Study Group continued to meet with a view to setting up a new credit union whilst adhering to the Standard Rule book.



## Beragh Credit Union – Celebrating 50 Years

On 19 April 1973 premises for savings were identified at John Donnelly's, Main Street, Sixmilecross and the following week at 43a Main Street, Beragh.

Many hours of hard work ensued, not without the usual teething problems, however, before being officially sponsored by Chapter 4 and formally recognised by the ILCU. By 30<sup>th</sup> December 1973 Beragh Credit Union Study Group had, on the eve of affiliation, achieved the sum of £5,078.60. Now it has assets in excess of £7.9 million, Shares of £6.5 million, loans to members in excess of £1.86 million.

### *Down the years*

<u>Year</u>	<u>Chairperson</u>	<u>Vice Chairperson</u>	<u>Secretary</u>	<u>Treasurer</u>
1974	Jack McCann	Liam Magee	Jack Woods	Paddy Bogan
1975	Jack McCann	Liam Magee	Jack Woods	Anne Gallagher
1976	Jack McCann	Liam Magee	Jack Woods	Anne Gallagher
1977	Jack McCann	Paddy Bogan	Jack Woods	Anne Gallagher
1978	Jack McCann	Paddy Bogan	Jack Woods	Anne Gallagher
1979	Louis McNamee	Paddy Bogan	Jack Woods	Anne Gallagher
1980	Louis McNamee	Paddy Bogan	Jack Woods	Anne Gallagher / Joan Gallagher
1981	Louis McNamee	David Mullin	Jack Woods	Peter Grimes
1982	Louis McNamee	Paddy Bogan	Jack Woods	Seamus Rafferty
1983	Paddy Bogan	Louis McNamee	Jack Woods	Joan Gallagher
1984	Paddy Bogan	Louis McNamee	Jack Woods	Celine Mullin /Anne Gallagher



**Beragh Credit Union – Celebrating 50 Years**

1985	Paddy Bogan	Anne Gallagher	Jack Woods	Joan Gallagher
1986	Anne Gallagher	Eugene McNelis	Jack Woods	Claire Rodgers
1987	Anne Gallagher	Eugene McNelis	Jack Woods	Paddy Bogan
1988	Seamus Rodgers	Eugene McNelis	Anne Gallagher	Paddy Bogan
1989	Seamus Rodgers	Eugene McNelis	Anne Gallagher	Paddy Bogan
1990	Seamus Rodgers	Mary Tierney	Anne Gallagher	Paddy Bogan
1991	Seamus Rodgers	Mary Tierney	Gerard Hackett	Paddy Bogan
1992	Mary Tierney	Pat Munroe	Gerard Hackett	Paddy Bogan
1993	Mary Tierney	Paddy Mullin	Gerard Hackett / Seamus Rodgers	Paddy Bogan
1994	Mary Tierney	Paddy Mullin	Seamus Rodgers	Paddy Bogan
1995	Gerard Hackett	Paddy Mullin	Seamus Rodgers	Paddy Bogan
1996	Gerard Hackett	Paddy Mullin	Mary Farley (Darcy)	Seamus Rodgers
1997	Gerard Hackett	Paddy Mullin	Mary Farley (Darcy) / Peter Rodgers	Seamus Rodgers
1998	Michael McAleer	Louis McNamee	Gerard Hackett	Seamus Rodgers
1999	Michael McAleer / Louis McNamee	Louis McNamee	Gerard Hackett	Seamus Rodgers
2000	Louis McNamee	Francie Grimes	Gerard Hackett	Seamus Rodgers
2001	Gerard Hackett	Francie Grimes	Paddy Bogan	Seamus Rodgers
2002	Gerard Hackett	Francie Grimes	Seamus Rodgers	Fergal Farley
2003	Gerard Hackett	Paddy Mullin	Seamus Rodgers	Fergal Farley



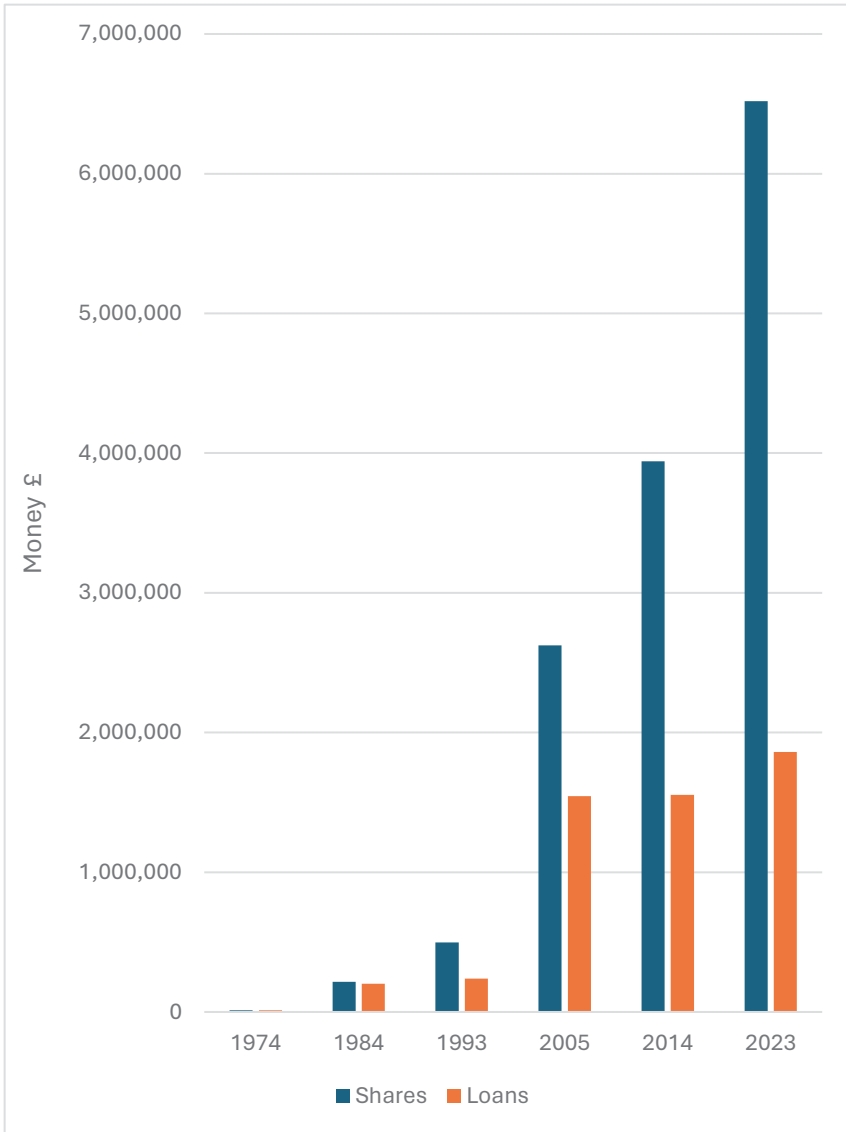


**Beragh Credit Union – Celebrating 50 Years**

2004	Gerard Hackett	Paddy Mullin	Seamus Rodgers	Fergal Farley
2005	Fergal Farley	Paddy Mullin	Seamus Rodgers	Ann McSorley
2006	Fergal Farley	Paddy Mullin	Janice Owens	Ann McSorley
2007	Fergal Farley	Paddy Mullin	Janice Owens	Ann McSorley
2008	Fergal Farley	Paddy Mullin	Janice Owens	Ann McSorley
2009	Fergal Farley	Paddy Mullin	Janice Owens	Seamus Rodgers
2010	Fergal Farley	Paddy Mullin	Janice Owens	Seamus Rodgers
2011	Fergal Farley	Paddy Mullin	Janice Owens	Seamus Rodgers
2012	Fergal Farley	Paddy Mullin	Janice Owens	Seamus Rodgers
2013	Fergal Farley	Paddy Mullin	Janice Owens	Seamus Rodgers
2014	Pat Munroe	Mary Darcy	Janice Owens	Carmel Mullin
2015	Pat Munroe	Mary Darcy	Janice Owens	Fergal Farley
2016	Pat Munroe	Mary Darcy	Janice Owens	Fergal Farley
2017	Pat Munroe	Mary Darcy	Janice Owens	Fergal Farley
2018	Pat Munroe	Mary Darcy	Janice Owens	Fergal Farley
2019	Pat Munroe	Mary Darcy	Janice Owens	Fergal Farley
2020	Carmel Mullin	Mary Darcy	Janice Owens	Fergal Farley
2021	Carmel Mullin	Margaret McAleer	Janice Owens	Fergal Farley
2022	Carmel Mullin	Maragaret McAleer	Janice Owens	Fergal Farley
2023	Carmel Mullin	Margaret McAleer	Janice Owens	Fergal Farley
2024	Seamus Rodgers	Margaret McAleer	Janice Owens	Fergal Farley



## **Beragh Credit Union’s Growth**



## Credit Union Invocation

Lord, make me an instrument of your peace.

Where there is hatred, let me sow love;

where there is injury,  
pardon;

where there is doubt,  
faith;

where there is  
darkness, light;

and where there is  
sadness, joy.



O Divine Master, grant  
that I may not so much  
seek

to be consoled as to  
console;

to be understood as to understand;

to be loved as to love.

For it is in giving that we receive;

it is in pardoning that we are pardoned;

and it is in dying that we are born to eternal life.

Amen



**EST 1974**



**Opening Hours**

**Monday – 10 am to 12.30 pm**

**Tuesday – 10 am to 12.30 pm**

**Wednesday – 10 am to 3 pm**

**Thursday – 10 am to 12.30 pm**

**Friday – 5.30 pm to 8 pm**

**Credit Committee Meeting**

**Tuesday – 8 pm to 9 pm**

**Beragh Credit Union**

**46 Main Street, Beragh, Co. Tyrone BT79 0TA**

**Tel: 028 8075 8861**

**Email: [info@beraghcreditunion.co.uk](mailto:info@beraghcreditunion.co.uk)**

**Website : <https://www.beraghcreditunion.co.uk>**