From: Joe Meade

Sent: 19 December 2008 10:09

To: creditunioncode **Subject:** Code submission

As already discussed with the Regulator staff at a recent meeting I note that the code is voluntary but I am pleased that the credit unions who sign up to it will be listed on your website. I would also list on that website any union who did not sign up to it in a very prominent way.

I also consider that the Code should become a statutory one within a short time period-12 months.

Kind regards

Joe

Joe Meade

Financial Services Ombudsman

Financial Services Ombudsman's Bureau 3rd Floor Lincoln House Lincoln Place Dublin 2

Main Phone: +353 (1) 6620899

IMPORTANT NOTICE: This transmission has been issued by a member of Financial Services Ombudsman's Bureau ("the Bureau") for the information of the addressee only. It may contain information that is confidential and/or privileged and should not be reproduced and/or distributed to any other person without the consent of the Bureau. Any document attached hereto must be read in conjunction with any disclaimer which forms part of it and you are advised to read the additional notifications which can be accessed from the URL below. If you are not the intended recipient please contact the sender and delete the email from your system. Emails are susceptible to data corruption, interception, falsification, delay, unauthorised amendment and viruses. The Bureau does not accept liability for any such events or any consequences thereof in respect of emails sent, or received, by us and whilst we have taken every reasonable precaution to ensure that any attachment to this email has been swept for viruses, we cannot accept any liability for any loss or damage sustained as a result of software viruses and would advise that you carry out your own virus checks before opening any attachment. In circumstances where the content of this transmission is important you should not rely on its integrity without verifying it by telephone or facsimile. Any communications transmitted by telephone, facsimile and email to, or by, you may be accessed, recorded, monitored and/or made available to the Bureau.

Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie