

Membership



Looking for a banking alternative offering everything you need and the personal service you want?

At Macquarie Credit Union, we are committed to working together with our members to help them reach their financial goals and pride ourselves on providing a high level of friendly, efficient, personal service. Being a member means that you are a part-owner of your Credit Union, so all profits are channelled back to you by continually improving our products and services.

Just like banks we are regulated by the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC). We offer a full range of products and services that give our members everything they need and nothing they don't – essentially straightforward, reliable banking.

Home Loans

We have designed a variety of home loans to satisfy the needs of our members. Whether you are buying your first home, refinancing or looking to buy an investment property, we can help. You can be assured of getting a great interest rate and the flexibility to structure your loan to suit your needs. We'll guide you through the options and help you make the right choices.

Personal Loans

Whatever your dream – renovating your home or landscaping your garden, buying new furniture, taking that much needed holiday, purchasing tools or study materials – we can help you make it a reality.

Car Loans

Looking to buy a car, motorbike, boat or caravan – or perhaps all of these? With our range of new and used car loans, you can be off on your next adventure in no time.

Overdraft

Have access to money when you need it and only pay interest on what you use – draw as much or as little as you want up to your approved limit. The overdraft is designed to help you over those peak periods when unexpected bills arrive.

VISA Credit Card

With a low annual interest rate and up to 55 days interest free, our VISA Credit Card gives you the ability to make purchases over the telephone, online or via EFTPOS.

Savings/Access Accounts

Our savings and access accounts are designed to provide day-to-day access to your money with convenient, cheap ways to transact. You can use telephone or internet banking, Visa Debit or Credit cards, or BPAY® to pay your bills electronically.

* Registered to BPAY Pty Ltd - ABN 69 079 137 518

Call 1300 885 480 or visit macquariecu.com.au

Investments

We offer a range of accounts to help you reach your savings goals, including Christmas and Online Savings accounts and a specialised account for our retired members. Our Term Deposits provide investors with competitive interest rates on fixed savings for 3, 6 and 12 month terms.

Financial Planning

If you need financial advice, we can help you through our association with Bridges Financial Planning. Bridges can assist with your long term financial planning needs and help you to plan for your future financial security.

How to join

To become a member of Macquarie Credit Union and to apply for your member share all you need to do is:

- Go to our website at macquariecu.com.au and complete our Online Banking Application and Verification Forms.

Or

- Complete a membership application form which can be obtained from the branch or downloaded from our website at macquariecu.com.au;
- provide identification – and have it certified if required;
- bring your application into the branch or post it to PO Box 1618 Dubbo NSW 2830

Or

- Give us a call on 1300 885 480 or email info@macquariecu.com.au for assistance with the application process.

One of our friendly staff will then contact you with your membership details.

Insurance

Protect your valuables with CGU, one of Australia's largest general insurers. CGU offers 'pay-by-the-month' insurance, a prompt and efficient claims service and 24 hour access to Claims Assistance.

Travel

Planning to travel? We have an extensive range of travel related financial services and can take care of all your financial needs so you can have peace of mind while travelling.

Switch to Macquarie Credit Union

Switching to Macquarie Credit Union is simple. We even help you switch all your regular payments to your new Credit Union account. Say goodbye to your old banking experience and hello to straightforward and reliable banking. Competitive rates, low or no fees and real, personal service are just some of the reasons why our members prefer Macquarie Credit Union.

Ask us how you can switch today. Call us on 1300 885 480 or visit macquariecu.com.au



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