

Member Matters

Macquarie Credit Union
straightforward, reliable banking

In this issue • Refinancing your Home Loan • Update your details and win • Member survey results

*Put the power in
your own hands
with our Online Saver Account*

**Save even more with our
Power Saver Option**

*Earn
up to* **5.60% p.a.***

Open an account today!

**Call 1300 885 480
Visit macquariecu.com.au**



**Gain the power back
from your finances**

Now is the perfect time to re-evaluate your finances and take control of your priorities. If you want to build your wealth and grow your savings, why not start now?

Save more with our Power Saver option.

Attached to our Online Savings Account our Power Saver Option allows you to earn up to 5.60% p.a. on your savings.

Our Online Savings Account gives you:

- Our highest paying savings account
- Access to your funds 24 hours a day, 7 days a week through online and telephone banking
- Salary, dividends or other income directly credited to the account
- Interest calculated daily and paid monthly

How the bonus works:

- Deposit \$200 a month
- Make no withdrawals
- Earn an extra 1.4% on your Online Savings Account*
4.20% + 1.40% = 5.60%

Calculate your savings today by visiting macquariecu.com.au and using our savings plan calculator.

*Currently paying 4.20% p.a. for balances of \$50,000 or more. The Online Savings Account Interest Rates are as follows: \$500 < \$5,000; Interest Rate 2.25% pa; with Power Saver option 3.65% pa. \$5,000 < \$50,000; Interest Rate 3.05% pa; with Power Saver option 4.45% pa. \$50,000 plus; Interest Rate 4.20% pa; with Power Saver option 5.60% pa.





Hello and welcome to our April Member Matters.

It's a great time of year to re-evaluate your finances and make sure you stay ahead. As the Easter edition of Member Matters we've focussed our efforts on providing you information about new beginnings when it comes to your finances. From refinancing your home loan tips, to Credit and Debit card options, we

hope to have you on top of your finances before the end of the financial year.

It was great to hear your comments and feedback about how you think the Credit Union has been going over the last year. Once again we have had an outstanding number of members fill in the survey. There can only be one winner of the \$500 Online Savings Account. This year's winner is announced on page 4 of the newsletter.

We are calling all members to review their contact details. We have an update your details promotion on at the moment in order to help us contact you about your membership. Whether

it be specials and promotions, membership information or security messages, by entering you go into the draw to win a digital camera. Have a look at the bottom of this page for more information.

I'd also like to mention that about a month ago we upgraded TrustDefender on your internet banking system. TrustDefender Pro is a new and improved security software which provides increased security when you're logged in to internet banking.

Later on in this newsletter you will be reading about our very own Ted Madden who has won Dubbo Citizen of the year. As a member for over 18 years he has done the community very proud. Find out more on page 4.

Last but certainly not least I wanted to wish you and your families a safe and a Happy Easter. Have a great next few months.

Regards,

Matt Bow, General Manager

Update your details and win a Digital Camera

In our recent member survey the majority of our members mentioned that they would rather receive correspondence from the Credit Union via email rather than mail.

So we can keep you up to date and send you necessary information, it's important that we have the correct contact details for you. Have you moved? Changed your email address? Not sure what contact details we have on file for you?



If the answer is yes, update your details today. There are four ways to do this:

1. Visit macquariecu.com.au, click on the 'update your details' website image and follow the prompts
2. Log into Internet Banking, click on the 'update contact details' button and follow the prompts
3. Come into our branch at 23 Hawthorn St Dubbo and a Credit Union staff member will do it for you
4. Call 1300 885 480 and a Credit Union staff member will do it for you

Terms and conditions and permit numbers apply and are available at macquariecu.com.au.

Just for fun... try our sudoku puzzle

						2	4	6
		6		1		3		
		9						
3	4							2
				7				
	6	1		5				
				4		7		5
8	2				5		6	
					8			1

Easter and Anzac day long weekend



Our office will be closed on Friday 6th April and Monday 9th April for the Easter long weekend.

We are also closed on Wednesday 25th April for ANZAC day.

Telephone and Internet Banking will remain available on these days.

We hope you have a relaxing and safe Easter Break.

Refinancing your Home Loan

If you currently own a home you may be frustrated with the recent fluctuations in interest rates. Refinancing your home loan with Macquarie Credit Union could save you tens of thousands of dollars as well as giving you more flexible access to your funds.

As a Mutual ADI, Macquarie Credit Union is owned by its members and focussed entirely on our member's needs as we don't have external shareholders. This allows us to offer consistently better rates and fees than the major banks while maintaining market-leading customer satisfaction.

When to consider refinancing

1. Your rates and fees don't stack up to other products on the market.

The credit Union believes in a 'fee free' policy. Our Home Loan products have no monthly fees. Macquarie Credit Union's Home Loan rates also beat that of the big four banks. To see how our rates compare see our table below or find out more at macquariecu.com.au.

Home Loan	Interest Rate (pa)	Comparison Rate*	You save (over 25 years)*
Macquarie CU Standard Variable Home Loan	6.71%	6.79%	
NAB Tailored Home Loan	7.31%	7.44%	\$31,200
ANZ (Standard Variable)	7.36%	7.46%	\$32,200
CBA (Standard Variable)	7.41%	7.55%	\$36,600
Westpac (Rocket Repay)	7.46%	7.59%	\$38,500

2. The service you are currently being provided is not satisfactory.

We pride ourselves on strong, personalised service. At Macquarie Credit Union you are more than just a number.

3. A significant change has occurred in your financial situation.

If you are experiencing a change in financial situation, talk to us and we can guide you through it.

4. You want to consolidate your debts.

We can help you consolidate your debts, whether it is your home debt, personal debt or car debt. Check out our product options at macquariecu.com.au.

5. You are looking to borrow more money for a renovation or additional property investment.

Even if there isn't a specific reason to refinance it may be worth shopping around. Over the years products in the home loan market can change and there may be a home loan out there that is more suitable to your needs. Visit our website and look for the Home Loan Key Facts Sheet tool which will help you compare us against other financial institutions. Read on to find out more about this tool.

What to consider when refinancing your loan

Investigate the types of loans on the market and specifically what types of features you require, if any - there's no sense in paying for features you won't use. Check out the Macquarie Credit Union Refinance Home Loan by visiting macquariecu.com.au. Some of the features you can get used to at the Credit Union are:

- 100% mortgage offset
- Free redraw facilities
- Optional low-rate VISA Credit Card with no annual fee (reliant on relationship with Credit Union of over \$75,000)
- Help with the switching costs
- No monthly fees

How to find the right product for your needs

1. Look out for the comparison rates.

A comparison rate encompasses all fees and charges associated with the loan which allows you to make an accurate comparison of a product's rates so that you can compare apples with apples. Go ahead and compare our comparison rates with the major banks, you can feel the savings. Use our Loan Comparison Calculator on our website.

2. Download a Home Loan Key Facts Sheet.

Most financial institutions are now legally required to provide consumers with the ability to generate a fact sheet through their website about the home loans they provide. The factsheets detail specific information about the loans in order to allow consumers to make accurate comparisons. Check out our Home Loan Key Facts Sheet on our website today to find out how much you can save with the Credit Union.

3. Speak to us.

The first step to refinancing your home loan and potentially saving yourself tens of thousands in the long term is contacting Macquarie Credit Union. We can help you figure out your requirements and find the right product for you.

Say goodbye to your old banking experience and hello to a straightforward and reliable banking experience with Macquarie Credit Union.

Competitive rates, low or no fees and real, personal service are just some of the reasons why our members prefer Macquarie Credit Union.

And remember; we can do it all for you! Ring us on 1300 885 480, visit macquariecu.com.au. or call into our branch at 23 Hawthorn Street Dubbo to talk to one of our friendly, knowledgeable staff.



* This comparison is of Standard Variable loans with comparative features. Based on \$250,000 over 25 years and is current as at 7th March 2012.

Credit vs. Debit: The Big Debate



Last year the Reserve Bank of Australia reported that in November 2011, Australians spent roughly \$21 billion on credit cards with an estimated \$36 million debit cards and 15 million credit cards in circulation.

With so many types of cards on the market, which type is right for you?

Both Credit and Debit cards allow you to make cash-free purchases, whether online or offline, however, there are differences that you need to be aware of before you decide on which card is best suited to your own personal circumstances. If you do not have the right card, you could end up paying far more interest than you need to.

Credit Cards

Credit Cards can be a safe financial option when repayments are well managed, and there are a range of different card types available to help make payments easy. Below are some options that you need to be aware of:

- **Reward Cards**

A lot of people are attracted to the rewards and benefits that many credit cards offer. However, did you know that these rewards and benefits nearly always attract a much higher interest rate and substantial annual fees? Macquarie Credit Union doesn't offer a Reward Scheme in order to keep our Interest Rates consistently lower than those of the banks.

- **Low Balance Transfer Rate Card**

Macquarie Credit Union offers a low introductory rate currently at 6.95% p.a. for up to 6 months to help you eliminate that debt. After the 6 months this reverts to our everyday low rate

currently at 13.54% which includes both balance transfers and additional purchases.

- **Low Rate Credit Card**
– **Macquarie Credit Union's 5 Star Value product**

Low rate credit cards tend to come without a rewards program and therefore a lower interest rate and lower annual fee. Macquarie Credit Union's Canstar Cannex 5 star award winning Low Rate Credit Card has a consistently low interest rate currently 13.54% p.a.

Low rate credit cards are appropriate for those people who actively use their credit card and value interest free days. For those individuals who carry a balance each month, the lower interest rate obviously attracts a lower interest charge, however for those struggling to reduce their balance each month, a personal loan may be more appropriate. Whatever your preference, Macquarie Credit Union can cater to your needs. Visit macquariecu.com.au or speak to one of our loans officers on 1300 885 480.

VISA Debit Card

Macquarie Credit Union's VISA Debit Card provides members with the ability to shop online using your own savings.

Debit cards are appropriate for those individuals who wish to access their own savings and do not need the extra features such as interest free days or reward programs.

Remember we can help

When deciding between whether a debit or credit card is right for you, assessing your own personal circumstances and understanding how each card works is vital so that you can use your card conveniently without overspending.

Macquarie Credit Union can help you with this. Give us a call on 1300 885 480 or visit our website at macquariecu.com.au.

*Sick of paying high interest
on your credit cards?*

Save with our 5 Star Canstar Cannex award winning
Low Rate Credit Card.

With a honeymoon rate of just **6.95%p.a.** and a
standard rate of **13.54%p.a.***

Apply today!

Visit macquariecu.com.au
Call 1300 885 480

*Low \$15 annual fee applies



Your responses are greatly appreciated

Thank you to everyone who completed our member survey late last year. We have had a large number of completions. Big congratulations to David Pidcock, who has won the \$500 Online Savings Account with the Credit Union.

It's great to hear both positive and constructive feedback about our products and services. We do value your comments and hope to address some of your issues in the near future.

A few of our members were having issues with the way TrustDefender was showing up on our Internet Banking page.

"...on internet the 'trust defender' thing that constantly pops up is quite frustrating."

The TrustDefender system has now been upgraded on our website. Not only are you downloading the latest version of the system (TrustDefender Pro), the pop up on our Internet Banking page has been removed to improve usability for our members.

Another theme which came up in this year's member survey seemed to be members asking for more financial advice and tips on the website.



"Provide more electronic information or tips that will help with my finances."

This is something that we place great emphasis on in our quarterly newsletters. Moving this information to our online channel is something that we will constantly strive to do.

Remember to keep up to date with our blog and news items to find out the happenings of the Credit Union and trends in the industry. Why not leave your comments; we'd love to hear from you. Visit our website at macquariecu.com.au.

It is great to still hear that the majority of our members would recommend the Credit Union to their family and friends, a huge 98% of members who filled in the survey. At the Credit Union we are constantly updating our products and services to make sure our members remain proud to spread the word about us.

If you would like any more information about our products, services or about the Credit Union in general visit our website at macquariecu.com.au or call us on 1300 885 480.

Dubbo Citizen of the Year - Macquarie Credit Union member!

In this quarters newsletter we wanted to make special mention to a Macquarie Credit Union member of 18 years; Ted Madden.

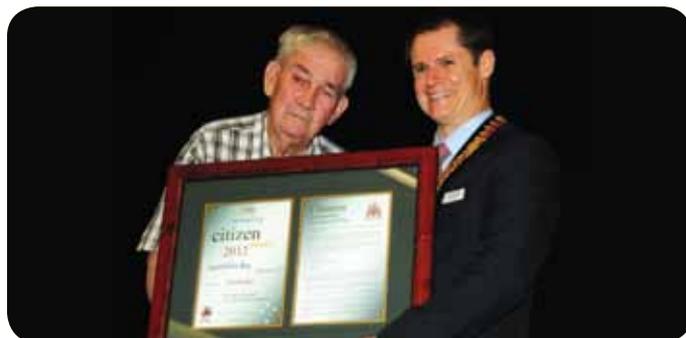
Ted was crowned Dubbo 2012 Citizen of the Year for his efforts in assisting with a variety of charities and giving back to the Dubbo community.

"Since enrolling in a basic woodwork course Ted Madden has honed his skill and utilised it for the benefit of others, created thousands of toys and pieces of furniture, all of which were donated to fundraising efforts for charity," Cr Dickerson said.

He has also been involved in a number of donations and assisted a number of local charities such as Dubbo Base Hospital, Dubbo Private Hospital, Lourdes Hospital, Salvation Army, Vietnam

Veterans Association of Dubbo, Playmates Cottage, Pink Angels and Red Cross.

We are very proud of our very own Ted Madden; a great ambassador for the community and the Credit Union.





Smart Phones or Smart Computers

Gone are the days when a phone was just a phone, used to keep in touch with your friends and family. Telephone devices are now considered 'smart' in the way they operate.

Internet browsing, streaming music, gaming and video calling are only a few of the features of the new 'smart phone' type mobile devices.

Here are a few tips to help you stay out of trouble:

1. Don't lose your phone

This may seem like a no-brainer but it seems to be a common issue. Whether you keep pin codes or sensitive emails on your device it's important to always stay aware.

2. Pin codes and locks

Set your phone to lock, or time out after a certain period of inactivity, requiring a password to get back in. All of the major smart phones should support this function. You want your password to be something that is hard for you to forget but not easy for someone to crack.

3. Third party apps or widgets

When you install an app or a widget you give the creator certain privileges. Possibly including access to your physical location,

contact information or other personal data. Most of the time an app will be fine but it's important to keep an eye out.

Pay close attention to the app ratings and read the comments to see if any other users have had issues with it.

4. Avoid Wi-Fi hotspots

Think twice before connecting your smart phone to a public Wi-Fi system because just as with your PC, this kind of shared, unsecured connection can leave your activity and data vulnerable to theft.

5. Install antivirus

Just like your personal computer, your mobile phone may also require antivirus software. These security applications will look at your app's permissions and check the app to see if it is actually doing what it says it is going to do. This is particularly important if you use Mobile Banking.

The bottom line is, use your common sense. Your smart phone is like your computer, remember to keep it safe.

TRUSTDEFENDER PRO

Who's banking with you?

Dedicated to keeping you secure when banking online.

Now available

Go to macquariecu.whoisbankingwithyou.com for more information, or get in contact with TrustDefender:
Email: tdsupport@threatmix.com | Call: 1800 060 884

Contact us

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Phone-a-loan	02 6884 8650		PO Box 1618
Email	info@macquariecu.com.au		Dubbo NSW 2830
Web	macquariecu.com.au	Fax	02 6882 6909

To report the loss, theft or unauthorised use of your Visa Card or Redicard call the Hotline on 1800 224 004, 24 hours a day, everyday. Please also contact us to report the loss, theft or unauthorised use.

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