

# Member Matters



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Enjoy EVERYDAY GREAT VALUE  
- save \$600 off your legal and valuation fees



### Ever wanted better value on your Home Loan?

At Macquarie Credit Union we are not about the gimmicks or the deals, we are all about straightforward, good value banking. This is why we will pay up to \$600 legal and valuation fees if you refinance with us<sup>^</sup> – EVERYDAY!

But that's not the only reason you should choose us. Save over \$19,000\* on your Home Loan if you refinance with the Credit Union.

### You can't hide from the savings

Apply today! Visit [macquariecu.com.au](http://macquariecu.com.au) or call 1300 885 480.

Home Loan	Current variable Interest rate (pa)	Comparison Rate* (pa)	You save (over 25 years)*
<b>Macquarie CU Standard Variable Home Loan</b>	<b>6.31%</b>	<b>6.34%</b>	
NAB Tailored Home Loan	6.78%	6.86%	\$14,700
ANZ (Standard Variable)	6.80%	6.90%	\$15,800
CBA (Standard Variable)	6.80%	6.94%	\$17,000
Westpac (Rocket Repay)	6.89%	7.02%	\$19,300

<sup>^</sup>For balances over \$200,000

\*This comparison is of Standard Variable loans with comparative features. Based on \$150,000 over 25 years and is current as at 19th July 2012.

visa card  
hotline  
changes



An important reminder to our members that the Lost/Stolen Visa Card Hotline number has now changed. See below for details:

- Australia wide toll free – 1800 648 027
- From overseas - +61 2 8299 9101

Remember that Macquarie Credit Union's Vigil Card Monitoring Service is always monitoring any type of card fraud on your Visa card 24/7– even during the holiday season.

### We will be closed on the following days:

- Christmas Day – Tuesday 25th December 2012
- Boxing Day – Wednesday 26th December 2012
- New Years Day – Tuesday 1st January 2013

We would like to wish all our members a safe and happy holiday break.

We're making it even easier for members to avoid fees with the Credit Union with our new and improved Member Loyalty Program.



- 1 FEE FREEDOM
- 2 SIMPLE & EASY LOYALTY STRUCTURE
- 3 COMBINE YOUR TRANSACTIONS & SAVE
- 4 TOTAL BALANCE BENEFITS
- 5 MEMBER FOCUSED LOYALTY

Check out [macquariecu.com.au](http://macquariecu.com.au) under **fees and charges** to find out more.





## Hello and welcome to the October edition of Member Matters.

Just a few housekeeping matters to begin with. A quick reminder that the Annual General Meeting is due to be held on the 23rd of November at the Credit Union offices 23 Hawthorn St, Dubbo. Make a note in your diary to remember the release of the 2012

Annual Report which will be available to members from the 31st of October at [macquariecu.com.au](http://macquariecu.com.au). If you would like a copy posted out to you refer to page 3 of the newsletter.

Although it seems like a long way away, we are getting closer and closer to the Christmas season, so getting yourself prepared is going to mean the difference between the present you want and the present you actually buy. Give us a call for our financial tips this Christmas.

We'd also like to put in a special mention to one of our staff members Anne Howey who is retiring after 29 years of work at the Credit Union.

On another note, the Federal Government has recently introduced initiatives to simplify switching accounts more easily between financial institutions because many people thought it was just too hard to do. Under the new arrangements you just need to complete a couple of forms and we will do the rest including getting a list of the regular payments you have authorised to come out of your account. It's never been easier so give us a call on 1300 885 480 or visit [macquariecu.com.au](http://macquariecu.com.au).

I would also like to make mention to a long time member of Macquarie Credit Union; Jack Stanmore. Jack has been recognised in the 2012 National Volunteer Week. He has done a great job raising a huge amount of money for different groups in and around Dubbo. We are very proud that he is a Macquarie Credit Union member and Dubbo citizen. Read more about his adventures below.

Make sure you check out our Home Contents Insurance Inspector on page 3 of the newsletter to find out if you're underinsured and what you can do to fix it. Use our handy calculator and stay on top of your insurance before it's too late.

Lastly but certainly not least, have a read of our online shopping security article on page 4 to find out how you can best protect against online fraud.

On behalf of all the staff we hope you have a great few months. The next time I talk to you will be in the new year, have a great holiday season.

Regards,

Matt Bow, General Manager

## Thank you to Anne Howey: Retiring Staff Member



Anne Howey commenced work 2 days a week at Post-Tel Credit Union on 23rd August 1983.

At the time Post-Tel Credit Union was located upstairs in the Macquarie Chambers building. There were 3 staff in total when Anne started.

In 29 years Anne has seen the Credit Union emerge from 3 staff using manual hand written processes, to being a Loans Officer working with 16 staff. Anne has been a committed, dedicated staff member and we would like to thank her for her loyalty to the Credit Union and wish her all the best and happiness in her retirement.

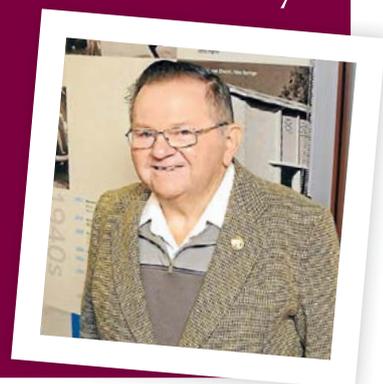
## Credit Union member and 'STAR' in the Dubbo community

National Volunteer Week is the largest celebration of volunteers in Australia and provides an opportunity to highlight the role of volunteers in our communities and say thank you to the more than 6 million Australians who volunteer.

We wanted to make special mention to one of those 6 million people – a long time Macquarie Credit Union member Jack Stanmore, who has given countless hours of his time to volunteering in and around the Dubbo area, especially at the Royal Flying Doctor Service (RFDS) Dubbo Support.

"My wife and I sell a lot of raffle tickets and raise money that way. This last little raffle we had sold 40,000 tickets at \$2 a ticket. That brings in \$80,000," says Jack Stanmore.

We are very proud of the difference that Jack, his wife and the other volunteers are making.





## Is your home underinsured?

### Did you know that around two thirds of Australians are underinsured?

When disaster strikes many people's level of insurance is not adequate enough to cover the replacement costs of all their possessions. Don't get caught out when you need help the most!

Let Macquarie Credit Union's insurance inspector calculate your required cover.

#### How does it work?

**Step 1:** Visit [macquariecu.insuranceinspector.com.au](http://macquariecu.insuranceinspector.com.au)

**Step 2:** Pick a specific room in your house

**Step 3:** List each of your valuables which should be insured

**Step 4:** Click the "view total" button and you're all done!

Find out more about our insurance options by visiting our website at [macquariecu.com.au](http://macquariecu.com.au) or calling one of our helpful staff on 1300 885 480.



## Woolworths to accept Visa Debit payments

Woolworths have announced that they will be reversing their decision not to accept Visa Debit card payments using the 'credit' function across their stores.

Since 2009 members have only been able to purchase goods from Woolworths stores using the 'cheque' or 'savings' function (EFTPOS only) when using their Visa Debit Card.

This decision proved to be unfavourable to Visa Debit card users who have to pay EFTPOS fees or have a limit on the number of free electronic transactions they are allowed.

This change applies to Visa debit purchases at stores including Big W, Safeway, Woolworths Liquor, BWS, Dan Murphy's, Dick Smith, Thomas Dux and Caltex Woolworths Petrol.

Contact the Credit Union to learn more about making the most of your debit card. Visit [macquariecu.com.au](http://macquariecu.com.au) or call 1300 885 480.



## 2012 Annual Report – Online or Mail? You decide

The 2012 Annual Report will be available online. Please visit our website at [macquariecu.com.au](http://macquariecu.com.au) to download your copy from 31st October 2012.

Alternatively, if you would prefer a printed copy of the report, simply pop into our Dubbo branch or give us a call on 1300 885 480 and we'll mail one out to you.

If you have already nominated to receive a printed copy, one will be posted out to you.

# Online Shopping Safety Tips

Shopping online has become a major part of our lives, especially so around Christmas time when many of us take advantage of the great seasonal online offers.

Although online shopping is safe in reality, around 14% of all credit card fraud occurs online and the numbers spike this time of the year. Ensure you have a safe experience by following some basic guidelines when shopping online:

## Look For Signs of Security

Identify security clues such as a padlock image at the top or the bottom of your browser or a URL that begins with https://. These signs indicate that your details are being encoded and travel safely down the wire. If you don't see it, don't give your card details.

## Keep Your Private Information Private

Online passwords should be kept secret from outside parties the same way you protect your ATM PIN. Use a combination of numbers, letters, and symbols for your password instead of easy-to-find birth dates, phone numbers, or addresses.



## Click with Care

While many email offers might be legitimate, there is the possibility of some offers coming from criminals trying to trick you into giving your password to a rogue site or visiting a site that can put malicious software on your computer. Your best protection is to not click on any links, but to type in the merchant's URL manually.

Simply visit [macquariecu.com.au](http://macquariecu.com.au) for more information on your online security.

## Update your details

Thank you to everyone who updated their details with the Credit Union a while back through our 'Update Your Details Competition'. It's important that we have the right contact details for our members to make sure you are all aware of any changes, rate specials and deals on offer at Macquarie Credit Union.



Congratulations to Robyn Lamont who won the 16 megapixel digital camera by updating her details.

If you are yet to update your details, give us a call on 1300 885 480, visit our website or pop into our branch and we can do it for you.

## 2012 Annual General Meeting

The 48th Annual General meeting of Macquarie Credit Union will be held at 5.30pm on Friday 23rd November 2012 in the Macquarie Credit Union office, 23 Hawthorn Street, Dubbo NSW.

## Contact us

Telephone	1300 885 480	Head Office	23 Hawthorn Street
Phone-a-loan	02 6884 8650		PO Box 1618
Email	<a href="mailto:info@macquariecu.com.au">info@macquariecu.com.au</a>		Dubbo NSW 2830
Web	<a href="http://macquariecu.com.au">macquariecu.com.au</a>	Fax	02 6882 6909

To report the loss, theft or unauthorised use of your Visa Card call the Hotline on 1800 648 027, 24 hours a day, everyday. Please also contact us to report the loss, theft or unauthorised use.

Any advice in this magazine is of a general nature only and has been prepared without considering your objectives, financial situation or needs. To decide if a product is right for you, please carefully read the Conditions of Use for that product available from our branch or from [macquariecu.com.au](http://macquariecu.com.au). Full terms and conditions available in branch. Fees and Charges may apply.

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