

Member Matters

Macquarie Credit Union
straightforward, reliable banking

In this issue • Tell us what you think in our member survey • Vigil card monitoring • rediATM expansion



Avoid the
nightmare
before Christmas

Take out a Macquarie Credit Union Revolving Christmas Loan and be prepared for the season ahead.

Find out more at macquariecu.com.au or by calling 1300 885 480

Christmas Silly Season

The silly season is looming and the costs of Christmas can be daunting for some. Saving in advance is the simplest and easiest way to avoid the stress of being strapped for cash at Christmas.

1. Work out your Christmas budget

Make a time a few months before Christmas to sit down and work out how much money you are going to need over the Christmas period. Once you have a goal in mind it's much easier to work towards that goal. Our friendly staff can assist you in doing this, give them a call on 1300 885 480. You might also like to check out our easy to use budget calculator on our website at macquariecu.com.au.

2. Out of sight, out of mind

Saving money is all mental, if you don't see it you won't think about it. Set up a **Christmas Savings account** and have a set amount automatically transferred into the account on payday. That way you lose the temptation to spend the money.

Our **Christmas Club Account** has limited access until a little while before Christmas so you can't withdraw the money before that period. With no monthly account service fees and a great interest rate, find out how you can open a Christmas Account by visiting macquariecu.com.au.

Another option is our **Revolving Christmas Loan**. The Revolving Christmas Loan is an overdraft attached to our Christmas Club Account and like the Christmas Club is only available from

November through to January each year. It's excellent for those last minute Christmas presents, and the great thing is you only have to apply once! Find out more at macquariecu.com.au or by calling 1300 885 480.

3. Re-evaluate your credit cards.

Finance comparisons show more than 50 credit cards now have interest rates of more than 20 per cent. Our Credit Union's profits go back to our members in the form of more competitive rates and fees. This is why we have an Award Winning Visa 55 Credit Card with a honeymoon rate of just 6.95%pa*, low annual fee and up to 55 days interest free. Talk to us today to find out how much you can save when you transfer your balance to our Credit Card option.

4. Speak to Macquarie Credit Union

We have a range of services that can help you save, and get you through the Christmas period. We also offer financial planning services that can be beneficial in helping you sort out your finances more broadly. If you'd like assistance, we're here to help. **Visit macquariecu.com.au or call us on 1300 885 480.**

*For 6 months on balance transfers then reverts to a standard rate of 13.54%





Hello and welcome to 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 18th of November at the Credit Union offices 23 Hawthorn St Dubbo. Make a note in your diary to remember the release of the 2011 Annual Report which will be available to members from

the 20th of October at macquariecu.com.au. If you would like a copy posted out to you refer to page 4 of the newsletter.

Roughly six months ago our first ever 'Member get Member' programme was launched and two subsequent competitions followed. We'd like to thank all our members who got involved with this programme and referred their family and friends to the Credit Union. For a full list of weekly winners have a look on page 5 of the newsletter. Also remember to stay tuned on the website for the announcement of our major winner on the 7th of October.

Spring is finally here. A time for cleaning out those finances, developing a budget and saving for that all important Christmas period. Christmas always manages to sneak up on us, so it is important to start thinking about it early.

At the Credit Union we can help you manage those finances and avoid high credit card interest this Christmas. From our Christmas

Club Account to our Revolving Christmas Loan, we have a variety of product options to choose from. Contact one of our staff to find out more on 1300 885 480.

A theme which has come up quite a bit in the media lately has been card security. We are very proud to say that we have joined forces with a monitoring company Vigil who now provide 24 hour monitoring to all our member's cards. This is just an added service we provide to you, our members to make sure you feel safe and secure with the Credit Union. Find out more on page 6 of the newsletter.

Did you win \$50 in the last edition of Member Matters? In each edition of Member Matters, we will be rewarding five lucky members with a \$50 cash prize. Have you won in this edition? All you have to do is find your member number and then call us on 1300 885 480 before 30 December 2011 to claim your prize.

I hope you enjoy this edition of Member Matters.

Regards,

Matt Bow,
General Manager

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You've got
the power!

Save even more with our Power Saver Option.

Deposit \$200 a month, make no withdrawals and earn an extra 1.4% on your Online Savings Account. It's as simple as that!

Call 1300 885 480 or visit macquariecu.com.au



Tell us what you think in our member survey and you could WIN a \$500 Online Savings Account

It's that time of year again when we ask you to let us know how you think we're going. To show our appreciation one lucky participating member will win a \$500 online savings account.

Simply visit our website and follow the Member Survey link or give us a call on 1300 885 480 and we'll send one out to you.

Remember, we really do value what our members have to say.

Authorised under NSW permit number LTPS-11-08191 and ACT permit number TP 11/03674.



Spring clean your finances

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Spring is traditionally the perfect time to revamp your life and prepare for the year ahead.

The end of financial year tends to leave most people's finances cluttered and unorganised so why not use spring as a fresh start to give them a good clear out.



Plan for the year ahead

In order to put together a budget you must know where you are spending your money, this is the first step in managing your finances. Start by going through last year's bank statements and invoices, once you've worked out your ongoing costs you will be in a better position to tweak spending habits and savings strategies. We can also help you with this.

Call one of our friendly staff for a personalised budgeting plan on 1300 885 480.

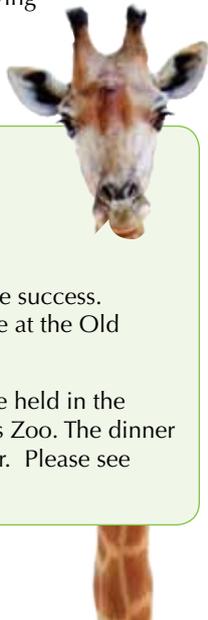
Pay off your debts and set yourself savings goals

If you have any unpaid debts like credit cards or personal loans sit down and work out a payment plan to knock these loans on the head. The sooner you pay them off the less interest you will pay in the long run.

Once you've paid those debts off it's time to put together a savings plan. Start with setting yourself some savings goals but make sure your goals are reasonable and achievable. Don't be too ambitious or you will just end up disappointing yourself and losing momentum. Use our nifty online savings plan calculator found on our website at macquariecu.com.au.

Review and consolidate your accounts

Take a good look at all the accounts you have? Do you really need them all? Chances are if you have more than one account serving the same purpose you are probably paying twice the amount of fees and charges. Simplify your accounts and simplify your life.



2011 Annual Members Dinner

Our 2010 Annual Member Dinner was a huge success. Members and staff alike had a wonderful time at the Old Dubbo Gaol.

This year our Annual Members Dinner will be held in the Savannah room at the Taronga Western Plains Zoo. The dinner will start at 6.30pm on Friday 11th November. Please see your invitation for more details and to RSVP.

Another good way to remove the clutter in your life is to register to receive your statements online. Most financial institutions, including super funds, will now send you your statements online which is not only simple and easy but it's also a lot better for the environment.

If you have credit card and personal loans consider consolidating your debts. If you have less to worry about you may even find yourself paying less interest and potentially save on fees. Have a look at Macquarie's range of Personal Loans at macquariecu.com.au great for consolidating those debts.

Get organised and protect your loved ones

Spring is the perfect time to get things like insurance and superannuation in order. Legal beneficiaries are something that people often overlook, make sure your funds and insurances are allocated to the right beneficiaries and check all your current insurance policies are all still in date. Make sure your superannuation is in order too. Consolidate multiple super accounts as soon as possible to save yourself fees and make sure you contact the ATO if you suspect you might have unclaimed super.

Talk to a financial planner

Why not benefit from the knowledge of an experienced financial planner? After all, it's our job to help our members make the most out of their money. We've been doing it for years and we'd be delighted to help you take control of your money. We can help you with various services from preparing a savings plan to investing in shares.

To find out more simply give us a call on 1300 885 480 or visit macquariecu.com.au.

2011 Annual General Meeting

The 47th Annual General meeting of Macquarie Credit Union will be held at 5.30pm on Friday 18th November 2011 in the Macquarie Credit Union office, 23 Hawthorn Street, Dubbo NSW.

Don't forget!

\$50 member number competition

Have you spotted your member number hidden throughout this newsletter? If the answer is yes, you've just won \$50.

Each quarter five lucky members will win \$50 instantly just by reading our newsletter.

Simply call us on 1300 885 480 before 30 December 2011 and it's all yours. Couldn't be easier!

Terms and conditions apply and are available at macquariecu.com.au. Authorised under NSW permit number LTPS-11-04347 and ACT permit number TP11/01922.1.



5 star value ratings for Macquarie Credit Union



As further recognition of our great value First Home Buyer's Home Loan and Visa 55 Credit Card, Macquarie Credit Union has received two 5 star ratings for outstanding value from independent research monitor Canstar Cannex.

The Credit Union is very proud to be recognised in this sense as having one of the most competitive First Home Buyer's Home Loans and Visa Credit Cards in the industry. We are constantly enhancing our products and services to make sure our members are receiving the highest quality possible.

Have a look at the great benefits of our AWARD WINNING PRODUCTS:

First Home Buyer's Home Loan

- 0.50% p.a. discount on standard variable rate for the first 3 years, then reverts to standard variable rate
- Family guarantee option
- 100% mortgage offset
- We lodge the grant application for you and pay up to \$600 of your valuation and legal costs

Visa 55 Credit Card

- Up to 55 days interest free on all purchases
- An introductory rate for the first 6 months on balances you transfer*
- Low interest rate
- Low annual fee of just \$15**
- 24 hour card monitoring service through Vigil

For outstanding service, low rates and great value call one of our helpful staff on 1300 885 480.

*For 6 months on balance transfers. Reverts to 13.54%pa.

**Waived for members who are eligible for the Macquarie Credit Union Loyalty Programme (Level 4)

Get your annual report online this year

The 2011 Annual Report will be available online. Please visit our website at macquariecu.com.au to download your copy from 20th October 2011.

However, 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 send one out to you (if you have already nominated to receive a printed copy, one will be posted to you shortly).

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NEW MOBILE WEBSITE LAUNCHED

Now when you visit www.macquariecu.com.au from your smart phone, you'll see a new simpler version of our website.

The mobile website gives you access to many of the things you need when you're out and about including a link to our new mobile banking system, our contact details and the location of the nearest branch or ATM.

And in the future you'll find access to even more information and tools.

Visit our website at macquariecu.com.au to see the online demo.



Share the secret competition 2 winners

We'd like to start off by saying a big thank you to all our members who spread the word about the Credit Union. We are so grateful to have such a strong member base.

The second 'Member get Member' competition is now well and truly over and we are proud to announce that it was a great success. Just have a look at some of our winners below

Weekly \$100 winners:

- Amanda Pulford
- Vicki Dawson
- Lara Cusack
- Lewis Payne
- Jessica Parmenter
- Dinah Riley
- David Martin
- Stephen Willmott
- Trevor Cross

Remember the Major \$1000 winner will be announced on the 7th October on our website. Stay tuned to find out who will win!

For those of you who don't know about the 'Member get Member' Programme, here's a bit of a recap.

The programme commenced back in April this year and was broken up into two separate competitions where we went out to our members with a proposition. All we asked was that they tell their family and friends about the Credit Union's great products and services.

Of course there was an incentive involved... for every person that referred 1 member they went into the draw to win \$100, if they referred 3 members, went into the draw to win \$500, and if they referred 5 members, went into the draw to win \$1000*.

Stay tuned at macquariecu.com.au for more exciting programmes and competitions.

*Full terms and conditions available at macquariecu.com.au. Authorised under NSW Permit number LTPS/11/05483, ACT permit number TP11/02442.1.



400 New ATM's for Members

rediATM has announced the release of around 400 new ATM's around Australia making them one of the nation's largest ATM networks.

Members will now be able to enjoy greater access to their money without ATM charges after the new ATM's are installed in various convenient locations including the majority of BP owned and operated service stations.

The new ATMs will transition into the network at a rate of about 20 – 30 per week until the end of the calendar year with the goal of growing the total number of ATMs to 3,800, a huge 10% increase.

rediATM is a unique collaborative effort of more than 100 card issuers, including the majority of Australia's Credit Unions, who cooperate to offer a large direct-charge free ATM network to their cardholders.

Matt Bow, General Manager of Macquarie Credit Union says "the rediATM network truly punches above its weight in terms of offering reach and accessibility to cardholders. We have one of the largest ATM networks in the country, and one of the best presences outside of the mainstream metropolitan areas."

The new acquisition of ATM's is highly anticipated and said to provide Members with even better service and accessibility to funds.

To find out more about rediATM or any of our access options visit macquariecu.com.au or call us on 1300 885 480.



The next level of Card Security!

Whilst we have exceptionally low instances of fraud we are always looking to stay ahead of emerging trends and with card fraud on the rise globally, we continually look for new ways to keep all our members cards secure.

Global card fraud trends

Fraud levels in Australia on all cards have increased dramatically over the years and have been primarily driven by card skimming as well as overseas scams. The spread of attacks of this nature and Australia's geographic location means that attacks often take place after hours and over weekends.

Keeping you secure

We have recently introduced a service which provides 24 hour monitoring of all our members' cards 24 hours a day, 7 days a week, 365 days a year. This new service is known as 'Vigil' and is provided by our industry partners CUSCAL. Members can now be even more confident in the safety and security of Macquarie Credit Union.

The service will automatically be applied to members holding a Macquarie Credit Union **VISA Credit Card**, **VISA Debit Card** or **rediATM Card** at no cost. If you are looking at travelling overseas, please advise the Credit Union.

What does this mean for you?

If there is suspicious activity on any of your Credit Union cards you may receive a call from Macquarie Credit Union Fraud Bureau Service (Vigil) on weekdays, weekends or even public holidays, to discuss any transactions or attempted transactions that could be fraudulent. You will then be asked to identify yourself as the account holder. In the mean time the fraud prevention team will already be working to minimise the risk.



If you have any questions about this service give us a call on 1300 885 480.

Public Holiday Trading Hours

Over the holiday season we will only be closed on the public holidays and open all other weekdays for your convenience.

Remember you can always access your funds 7 days a week, 24 hours a day via Internet and telephone banking and ATMs.

We will be closed on:

- **Monday 26 December** - Christmas Day Holiday
- **Tuesday 27 December** - Boxing Day Holiday
- **Monday 2 January 2012** - New Years Day

Contact us

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Phone-a-loan 02 6884 8650
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Web macquariecu.com.au

Head Office 23 Hawthorn Street
PO Box 1618
Dubbo NSW 2830
Fax 02 6882 6909

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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.

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. Full terms and conditions available in branch. Fees and Charges may apply.

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