

Member Matters

Macquarie Credit Union
straightforward, reliable banking

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You can change your PIN on the fly - at rediATMs

More convenience and more security for cardholders.

By January 2013, you will be able to change your PIN at rediATMs that display the "change PIN" option.

Some cardholders like to change their PIN for security reasons, others like to reduce the number of PINs they have to remember. Whatever the reason, it's now a great deal easier.

Is there a rediATM near me that has the PIN change option?

There are two ways to answer this question. The first way is this. Next time you use a rediATM near you, just keep an eye out for the "change PIN" option on the screen (see the screenshot opposite).

If your rediATM displays this option, you'll see it at the foot of the screen that appears once you've entered your PIN. Just select the option and follow the prompts. It's then simply a matter of entering the new PIN of your choice and confirming it. Very quick and easy.



The other way you can find out which rediATMs near you have this option is to ask us and we'll be happy to help. Give us a call on 1300 885 480.

Drive, ride or cruise off into the sunset with a Macquarie Credit Union Summer Loan

8.30% pa Variable interest rate
(For vehicles up to 12 months old)

8.43% pa Comparison rate*

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- ✓ Fast approval
- ✓ Flexible repayments



Pick up a great deal today for your car, caravan, boat or motor bike!
Visit macquariecu.com.au or call us on 1300 885 480.

Eligibility Criteria, Terms and conditions, fees and charges apply. Maximum loan term of 5 years. Offer available until 28 February 2013 and may be withdrawn at any time. *Comparison rate calculated on \$30,000 over 5 years based on monthly repayments. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.





Hello and welcome to the New Year's edition of Member Matters.

Firstly, on behalf of all the staff here at Macquarie Credit Union we hope you've all had an enjoyable and safe holiday season.

We are pleased to say that in 2012 Macquarie Credit Union received two 5 star ratings for outstanding value from independent research

monitor Canstar Cannex for our First Home Buyer's and Variable Home Loans.

A special thank you to all the members who attended our member's dinner at the Taronga Western Plains Zoo, Dubbo in November. We had a great time and we're looking forward to planning the next one. Check out our article below for some photographs from the evening.

There's nothing like owning a brand new home, however we know not everyone can. On page 3 of the newsletter we talk about renovating and how it can be used as an alternative to purchasing a brand new home. The article discusses some tips and ideas to help our members when renovating while also discussing how the Credit Union can help you reach that completion date faster.

A theme which always emerges around this time of year is cleaning up your finances and getting organised for the year ahead. This is usually easier said than done. December and January always bring about busy days, present planning, Christmas meals, New Year's parties and more – people are often

left paying for the holiday season well into the next year. Have a read of our budgeting and online financial management article to find out how you can avoid these problems in the future.

Another exciting thing which is happening this year is that users can now change their PIN from selected rediATMs. Some cardholders like to change their PIN for security reasons, others like to reduce the number of PINs they have to remember. Whatever the reason, it's now a great deal easier. Read more on the front page of the newsletter.

Lastly just a couple of house keeping things. Check out the note below for our Australia Day public holiday trading hours, all Internet and Phone Banking is still available to our members during this time.

Also remember to sign up to Tipmate (formerly CUTips), our online footy tipping competition for this year with up to \$20,000 in prizes up for grabs. More information on this will be made available on our website shortly.

Hope you enjoy this edition of Member Matters and we wish you all the best for the year ahead.

Regards,

Matt Bow, General Manager

2012 Annual Member's Dinner

The 2012 Annual Member's Dinner was held at the Taronga Western Plains Zoo, Dubbo and was a great opportunity to meet some of our members, socialise, have a drink and enjoy some entertainment.

We would like to say a big thank you to those members who came along.



Australia Day public holiday trading hours

We wish to inform our members that our branch will be closed on Monday 28th January 2013 for the Australia Day public holiday.

Internet and Phone Banking services will still be available to our members.

Have a great Australia Day!



Tips and ideas for home renovation

There's nothing like having a brand new place to come home to.

For those who can't afford to buy a new home renovating is another way to get that 'new home' feeling. Whether it's just a lick of paint or a complete overhaul, it's important to have a plan and keep on top of it.

There are a few touch points which tend to cause issues when it comes to renovating a home - budget, timing and stress.

1. Budget

It's important to always budget before you start renovating and constantly review it throughout the project. Some items may turn out to be more expensive than you initially thought they would which could tip the budget over the edge, so it's crucial that you monitor your budget closely. Keep in mind you may need to compromise on some items to keep within your budget - for example if you want the expensive tiles, go a little bit cheaper on the bathroom fittings.

Renovating is a notorious budget eater so keep a close eye on this one. The closer you stick to your budget the more streamlined the whole project will be.

Check out Macquarie Credit Union's budget calculator at macquariecu.com.au to work out your plan today.

2. Timing

Renovations rarely go to plan particularly if your plan involves coordinating third party contractors, such as builders and trades people.

Coordinating different groups of people when one relies on the other is not always an easy task. Put together a plan and ensure everyone sticks to it. Communication is also key – make sure all parties are aware of your timelines and date of completion upfront.



3. Stress

Stress around renovating usually relates to money so if you can, have a little extra money hidden away – just in case! Keep in mind that you may also need to move out and rent while the renovations are in progress.

An Overdraft, Credit Card or even a Personal Loan could help relieve some of the stress of renovating. Macquarie Credit Union can help you with this, visit our website at macquariecu.com.au or call us on 1300 885 480 to find out more.

Buying your first home can be tricky

We can provide expert assistance to help you detangle the mess.

1. Specialty Home Loan
2. Calculators
3. Insurances
4. Savings

Take advantage of the first home buyer government grant today*. Visit macquariecu.com.au or call us on 1300 885 480.

* First home owners grant is only eligible for new homes from 1st October 2012 increasing to \$15,000.



Budgeting Tools

Where does all my money go? Very few people can answer this question accurately.

Learning how and where you spend your money is the first step in managing your finances. At Macquarie Credit Union we have a range of budgeting tools we recommend and can be accessed online, offline or via smartphone applications, depending on your preference.

Online Budgeting Tools

• Calculators

If you need some help with budgeting, our Budget Planner Calculator is a great tool to help you to take control of your finances. This calculator allows you to get a better understanding of your financial position, so you can make wiser decisions about your spending patterns and set savings goals. You can even print out your results so you can discuss them with your partner or financial adviser. Check out our Budget Planner on our website macquariecu.com.au.

• ASIC Online Budget Planner

The Online Budget Planner is a MoneySmart tool provided by the Australian Securities and Investments Commission (ASIC). This tool allows you to track where your money is going and if you are spending more than you can afford. You can also set up multiple budgets and can save and print your results. You can learn more about the Online Budget Planner on ASIC's website moneysmart.gov.au.

Budgeting Apps

• PocketSmith

PocketSmith is a comprehensive personal finance tool that can help you plan for the future rather than simply tracking your expenses. PocketSmith allows you to set yourself financial goals and track your progress over time. Available both online and as a smartphone app, find out more about PocketSmith at their website pocketsmith.com.

Offline Budgeting Tools

• ASIC Microsoft Excel Budget Planner

ASIC's Online Budget Planner tool is also available in Microsoft Excel format. You can track your spending in the same way as the online tool and save your results on your own computer. Visit moneysmart.gov.au.

For more budgeting tools, tips or some friendly advice, feel free to contact us on 1300 885 480.



FREE online footy tipping competition with up to \$20,000 in prizes up for grabs.

Register early 2013 at macquariecu.com.au

Tipmote

Contact us

Telephone	1300 885 480	Head Office	23 Hawthorn Street
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 call the Hotline on 1800 648 027, 24 hours a day, everyday. Please also contact us to report the loss, theft or unauthorised use.

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