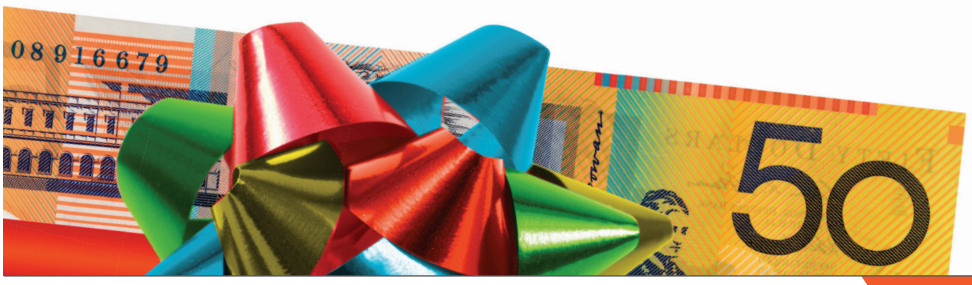
Member Matters

MACQUARIE CREDIT UNION

It's our birthday but we're giving you the gifts



OCTOBER 2014

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Welcome to the October issue of your Member Matters Magazine.

The weather is being a little kinder to us with warmer temperatures now that Spring is here. 2014 has seen the commencement of some major initiatives at the Credit Union, not least of which is the construction of our new premises in Brisbane Street Dubbo now being underway. You may also have heard about our association as major sponsor of the 2014 Dream Festival, our advertisements on local radio, or seen us at Dubbo Square.

This year has also been a time to reflect as we celebrate our 50th birthday. The Credit Union has grown and evolved over the years as it responds to the Australian financial market and the needs of our members. From our humble beginnings in 1964 by employees of Macquarie County Council to our recent move to expand the bond to the Local Government Area of Dubbo, the support of our members has ensured the growth and survival of the Credit Union. As I approach my 10th year with the Credit Union no time has been more exciting. Both the move and the expansion of the bond will allow the Credit Union to continue to grow however it will remain defined by its traditional bond partners through its proud heritage.

Our 2014 AGM is on 21st November 2014 and our Annual Members Dinner this year is combined with our 50th Birthday celebration on the 14th November. This year's event promises to be a great night as we celebrate our history and enjoy live entertainment from the Beatels. We have included an invitation with the details and I hope many of you are able to join in the celebration. The evening is open to all this year not just members so why not get a table together. You can give the branch a call or visit the website.

As we move towards the Festive Season I would like to take this opportunity to wish you all a happy and safe Holiday period and a Merry Christmas from all at Macquarie Credit Union.

Matt Bow, General Manager

Don't forget to book your tickets... to the 50th Birthday celebration on the 14 Nov 2014. Visit the website or call the branch.

Pictured Left to Right, GM Matthew Bow; Mayor of Dubbo, Mathew Dickerson; BAWD Property Trust Director, Brett Anderson and Chairman of Board, Chris Shepherd. Photo: LOUISE DONGES

Macquarie Credit Union is on the move to Brisbane Street!

Activity has commenced on the former ambulance station site in Brisbane Street to construct a two-storey building that will host Macquarie Credit Union as its major tenant and a sod-turning ceremony was held on Friday July 25, 2014 to mark the occasion. Dubbo Mayor, Mathew Dickerson and Macquarie Credit Union General Manager, Matthew Bow did the honours in the presence of current and retired Credit Union board members and representatives from council and local business.

Cr Dickerson said he looked forward to seeing the Credit Union move into its new home as will the Credit Union management and staff welcome the much needed extra space for a growing business.

The existing premises in Hawthorn Street have served the Credit Union well but with the membership now open to include all residents of the Dubbo local government area as well as our traditional Bond partners, a need to move closer to the CBD was warranted.

It was important that any move needed to be the right spot to make sure that members' needs were met with access being a main priority. This new location is ideal and the construction work will be undertaken by BAWD Property Trust with the Credit Union taking up residence early in the New Year. Make sure you follow the building progress on our Website.

Your Credit Union and the Community

dream FESTIVAL

DUBBO REGIONAL ENTERTAINMENT ARTS AND MUSIC

The Macquarie Credit Union 2014 DREAM Festival will take place 13 - 25 October.

We are proud to be the major sponsor of this Community Festival that welcomes everyone, embraces our many community facets and grows as we celebrate the Dubbo region. The Festival will bring a series of entertainment, theatre, dance, visual arts, music and outdoor events from local and professional groups and artists.

The Festival proudly utilises a range of Dubbo's facilities and venues to showcase our great region with many free events. With Dubbo as the 'hub of NSW', it can now be a key destination festival within Australia's cultural calendar, encouraging interstate visitation to see what Dubbo has to offer.

The Festival will culminate with the DREAM Twilight Markets on the 25 October that will delight your senses with:

- DREAM Lantern Parade
- Gastronomic entertainment and fabulous food stalls
- Pop up fashion and accessories
- Vibrant art, kids' retreat
- Coffee art competition
- Main music stage One7eight "Illuminate" cube bar

Why not come and visit us in our marquis at the Festival.

For more information visit dreamfest.com.au

Dubbo Show Prize Winners

This years Dubbo Show was not only a success for your Credit Union in getting the message out, we had a wonderful response to our Colouring in and Art Competition. In all there were over 3000 entries and the competition was very fierce. The winners are listed below, well done to all that entered.

Winners of MCU 2014 Dubbo Show Colouring-in Competition

Pre School - Kindergarten: ***1st*** Cory Burton, 5, St. Johns Primary, ***2nd*** Chloe Richards, 5, Orana Heights Public School. **Years 1-2:** ***1st*** Tahni Matthews, 7, St. Marys Primary. ***2nd*** Imogen Barden, 8, Dubbo North Public School. **Years 3-4:** ***1st*** Sophie Goodall, 10, Dubbo South Public School. ***2nd*** Georgia Brydon, 8, St. Johns Primary. **Years 5-6:** ***1st*** Kayla Strudwick, 11, St. Johns Primary. ***2nd*** Tadi Chida, 11, St. Johns Primary.

Winners of MCU 2014 Dubbo Show Art Competition

Up to 15: ***1st*** Julia Townsend, 9, Dubbo Public School. ***2nd*** Katalina Dixon, 8, Dubbo Public School.

16-18: ***1st*** Nicholas Powell, 17.

Trek4Kidz

The 18th annual Trek4Kidz took place from 23 August 2014 to the 30 August, travelling on dirt tracks from Armidale to Goondiwindi, Dalby, Hervey Bay, Caboolture, Tenterfield and finishing in Woolgoolga, in an effort to transform the lives of seriously ill children and their families by raising much needed funds for the Starlight Children's Foundation. For the 10th year in a row Macquarie Credit Union has supported this great cause with a $2,000 donation.

Tipmate AFL Winner

One of our members has come 2nd in the AFL Tipmate competition, player name "The Bulldog". Congratulations on your great win.

Rural Fire Service

The staff were thrilled that their ongoing efforts during the year raised money for the RFS. The funds were collected with ongoing weekly jeans days and other staff initiatives.

Notice

The Summary of Accounts & Availability of Access Facilities has been amended as at 1 July 2014. A copy of the updated document can be found on our website or in the branch at 23 Hawthorn St, Dubbo.

Have you seen some familiar faces at Dubbo Square?

Over the past few weeks we have been using the casual space outside Prouds at Dubbo Square to have staff members available to talk to members and the community away from the Branch. This has given us the opportunity to provide greater awareness of the Credit Union and the ability to showcase many of the fantastic products and services we have to offer.

It has been interesting to gather comments from members and non-members alike about the Credit Union. This has been very positive and staff are keen to talk about the great range of products that are available.

Our next visit will be on the 15th, 16th and 17th of October, so if you are around Dubbo Square on these dates, drop by and say hello to our staff.

Call 1300 885 480
or visit macquariecu.com.au

MACQUARIE CREDIT UNION

*Minimum payment of $50 per week based on a loan of $10,000 with an annual percentage rate (variable) of 10.99%. Offer available until 31 December 2014 and may be withdrawn at any time. Available for new lending only. Comparison rate of 11.58% p.a. is calculated on a loan amount of $10,000 over a term of 3 years with weekly 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. Normal lending criteria, terms and conditions, fees and charges apply and are available on application. Please visit our website at macquariecu.com.au or call 1300 885 480. ©2014 Macquarie Credit Union Limited | ABN 85 087 650 253 | Australian Credit Licence 241132.

It's our birthday but we're giving you the gifts

Refer a friend and you both could receive $50 or more with our new rewards program

Just complete the referral form and give it to the potential new member to include in the member application process and we will do the rest. It's that simple!

Celebrating 50 years young

For full terms and conditions and to obtain a referral form visit macquariecu.com.au ask one of our staff or call 1300 885 480

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Bushfire Season

The bushfire danger period has arrived and the threat of major fires breaking out across New South Wales in the urban / bushland interface and rural areas is very real. By taking a few precautionary steps people stand a much better chance of protecting their families and property from fire.

Residents in high risk areas should take measures now to prepare their properties for the bushfire season, including:

- Clean leaves from gutters, roofs and downpipes regularly and fit quality metal leaf guards
- Screen vents on roof voids with fine metal wire mesh to prevent sparks from entering
- LPG cylinders around your home should have pressure relief valves facing outwards so that flame is not directed towards the house
- Keep woodpiles well away from the house and covered
- Cut back overhanging trees, keep grass short and rake up flammable leaves, twigs and cuttings
- Do not deposit tree loppings, grass clippings etc behind your property into council reserves or bushland, as this will increase fire intensity
- Ensure your garden hoses are long enough to reach the perimeter boundary and make sure fire pumps, hoses and accessories are in working order
- Make sure that any fire hydrants near your home are easily located and not obstructed.

These simple steps can make all the difference in protecting your home, business and family from a fire.

In the event of a fire, immediately call Triple Zero (000) from a safe location. For more information visit www.rfs.nsw.gov.au or contact your local FRNSW or Rural Fire Service (RFS) station.

Source (NSW government fire and rescue)

Notice of Annual General Meeting

The 50th Annual General Meeting of Macquarie Credit Union will be held at 5:30pm on Friday 21 November 2014 at the Macquarie Credit Union office, 23 Hawthorn Street, Dubbo NSW.

Notice From 1 October 2014 debit interest on savings accounts and overdrafts will be debited to your account at the end of each month, rather than 30 June of each year. We believe this to be more convenient method for you to reconcile your accounts.

When did you last check your insurances?

Did you know that at Macquarie Credit Union we can arrange insurance for your Car, Home, Investment Property and even Travel Insurance for your holiday.

These insurances are provided by CGU Insurance, one of Australia's largest general insurers. CGU offers a pay-by-the month option at no extra cost, a prompt and efficient claims service and 24-hour access to claims assistance.

Why not get a quote online at macquariecu.com.au or call one of our staff so you have peace of mind this bushfire season.

Macquarie Credit Union Limited acts under its own Australian Financial Services Licence and under an agreement with the insurer, CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 (CGU). This is general information and does not take into account your personal circumstances. Consider the relevant Product Disclosure Statement (PDS) and your personal circumstances to decide if the product is right for you. The relevant PDS is available at macquariecu.com.au or by calling 1300 885 480.

CGU An IAG Company

Annual Report

The 2014 Annual report will be available at the Branch at 23 Hawthorn Street Dubbo and online from 31st October 2014. If you require a copy sent to you please contact us on 1300 885 480

MACQUARIE CREDIT UNION

Contact us

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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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