Member Matters

MACQUARIE CREDIT UNION

Clean up with our special low rate home loan offer

learn more inside

July 2015 | Nomination of Board of Directors | Notice of AGM | New Branch Celebrations | Our new look Mobile Website | Its tax time again | Important reminder about Visa Card | Internet Banking Security | Save the date

Welcome to our July issue Member Matters

After 18 months of anticipation we are excited to announce the move to our new office at 165 Brisbane St was a success. Whilst we have moved locations, Macquarie Credit Union will continue to offer great service and a great range of products from our new home. We look forward to seeing you in our fresh new building when you are next in town.

We announced in May our continued involvement as major sponsors of the Macquarie Credit Union Dream Festival. We look forward to this year's activities being even bigger and better, if that's possible, with the festivities culminating in the lantern parade and twilight markets on 24th October.

On 13 July 2015, we are excited to launch our new look Mobile Website with Mobile Banking a new feature for your convenience to do your banking on the go.

Finally, all the staff and I thoroughly enjoyed the time we spent at this year's Dubbo Show. We were once again able to meet with so many familiar and new faces in the community and witness the joy on the faces of all the kids with our helium balloons.

You will also see in this issue notices regarding our 2015 AGM, Nomination of Directors and our Annual Dinner.

Matt Bow, General Manager

New Branch Celebrations

Our long awaited move to our new home occurred over the weekend of 20/21 June. We are settling comfortably into our new home and preparing for the celebrations with activities and specials for you, so keep an eye on the website for these and when you are in Dubbo come and see us at 165 Brisbane Street and see what's on offer.

Notice of Annual General Meeting

The 51st Annual General Meeting of Macquarie Credit Union will be held at the Macquarie Credit Union office, 165 Brisbane Street Dubbo at 5.30 pm on 20th November 2015.

Nomination of Board of Directors

Nominations are now open and must be in accordance with the Credit Union Constitution and must be sent to PO Box 1618 Dubbo NSW 2830 and received by the Secretary no later than 5pm on Friday 14th August. Nominations received after this time will not be accepted. Nomination forms and copies of the Credit Unions Constitution are available from the Secretary.

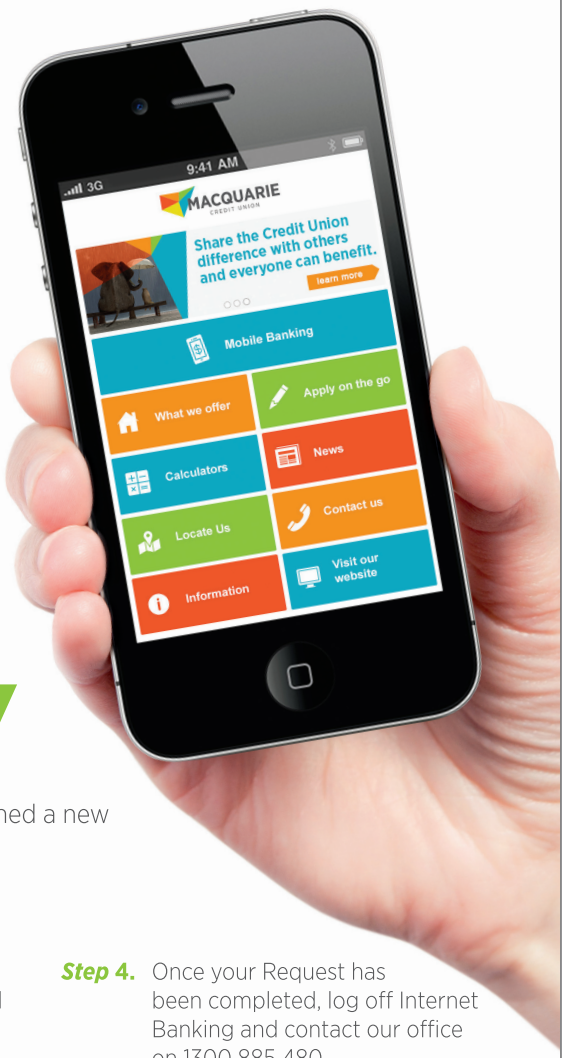
Candidates are advised that Credit Unions are subject to the requirements of the Corporations Act, which along with a number of common law provisions imposes specific duties and responsibilities on Directors.

Over recent years there have been significant changes in the Corporations Act and the regulatory environment, which have significantly increased the responsibilities and accountabilities of Directors. It would be prudent for any member considering nominations to acquaint themselves with these matters.

Our new look Mobile Website is coming!

Macquarie Credit Union is excited to announce the launch of its new mobile website on 13 July 2015. The home screen has a number of tiles that will give you greater access to your banking needs.

- The new **Our Products** section has helpful information about all of our products and services
- **Mobile Banking** is also a brand new feature that has been introduced, which allows you to do your banking on the go!
- The **Apply on the go** section allows you to apply for any of our products straight from your mobile phone! The form is also quick and easy to complete
- The online **Calculators** are also great for displaying your search results in a graph



Other sections include News Updates, Locate ATM, Information about Macquarie Credit Union, Contact Us and a link to visit the full website.

Use our new mobile website today by visiting **macquariecu.com.au** on your mobile. Don't forget to add the site to your home screen for fast and easy access wherever you need it!

Mobile Banking is here too

We are also excited to announce that Macquarie Credit Union has launched a new Mobile Banking feature, which helps you to do your banking on the go!

Some features of Mobile Banking Include:

- Transfer limits of up to $5000 per day
- Security Token for safe and Secure banking
- Applying for a Security Token is easy! All you need to do is visit macquariecu.com.au and follow these five easy steps

Step 1. Login to your Internet Banking, with your member number and access code

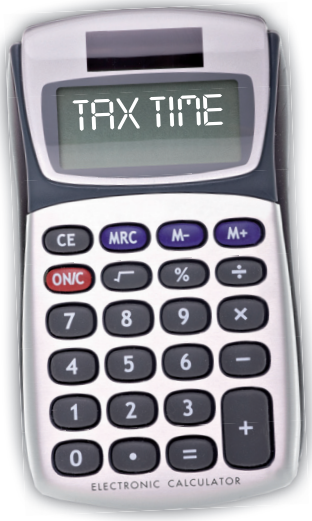
Step 2. Go to the "Other" section of Internet Banking and click on "Security Options"

Step 3. Click on "Request" for a token and select where you would like the token to be delivered

Step 4. Once your Request has been completed, log off Internet Banking and contact our office on 1300 885 480

Step 5. Once you receive your token you will receive details via email on how to activate it

Its tax time again so here are some ideas to help you maximise your refund



File, file, file

To make sure your get the most from your refund, know what you are entitled to claim for your occupation and keep the right records. Set aside your receipts into a folder, keep the ones you're unsure about separately and then check with a taxation specialist once tax time is here. Your tax specialist can advise you on the latest claims on small expenses and how best to record this.

Understand your offsets

Unlike deductions, tax offsets directly reduce the amount of tax you must pay, with each dollar reducing the tax payable regardless of income. Whether you qualify or not it's a good idea to check if you are eligible and take advantage of the offsets available to you. You can find out more about these offsets at www.ato.gov.au.

Share the love

If you're married or in a de facto relationship, talk to your accountant, tax specialist or financial advisor about sharing tax deductions. The partner with the highest taxable income should claim the most expenses.

Talk to a financial planner

Be sure to seek independent professional advice before investing in any of the more creative and exotic tax schemes that commonly emerge around this time of year.

Remember if it seems too good to be true, it probably is! Bridges Financial Services can refer you to one of their qualified financial planners who can assist with working out appropriate tax minimisation strategies for your individual circumstances. Contact Macquarie Credit Union for details on 1300 885 480

Bridges
financial advice makes a difference

Important reminder about Visa Card regular payments

What is a 'Regular' Payment?

Regular payments, either a recurring payment or an instalment payment, are an arrangement between you (the cardholder) and the merchant and that means you have certain obligations and responsibilities.

1. You are responsible for keeping a record of all regular payment arrangements you have established with your merchant and store them in a safe place.
2. You must notify the merchant when your account details change, this includes your card number and expiry date. You should keep a record of any correspondence you have with the merchant about changing your details.
3. Any issues with your regular payments should be taken up with your merchant first. Should further assistance be required to resolve an issue between yourself and a merchant then please contact Macquarie Credit Union on 1300 885 480 or visit macquariecu.com.au for more information.

A recurring payment is for an ongoing service provided by a merchant whilst an instalment payment is for a single purchase made upfront but is billed to you in subsequent multiple periods.

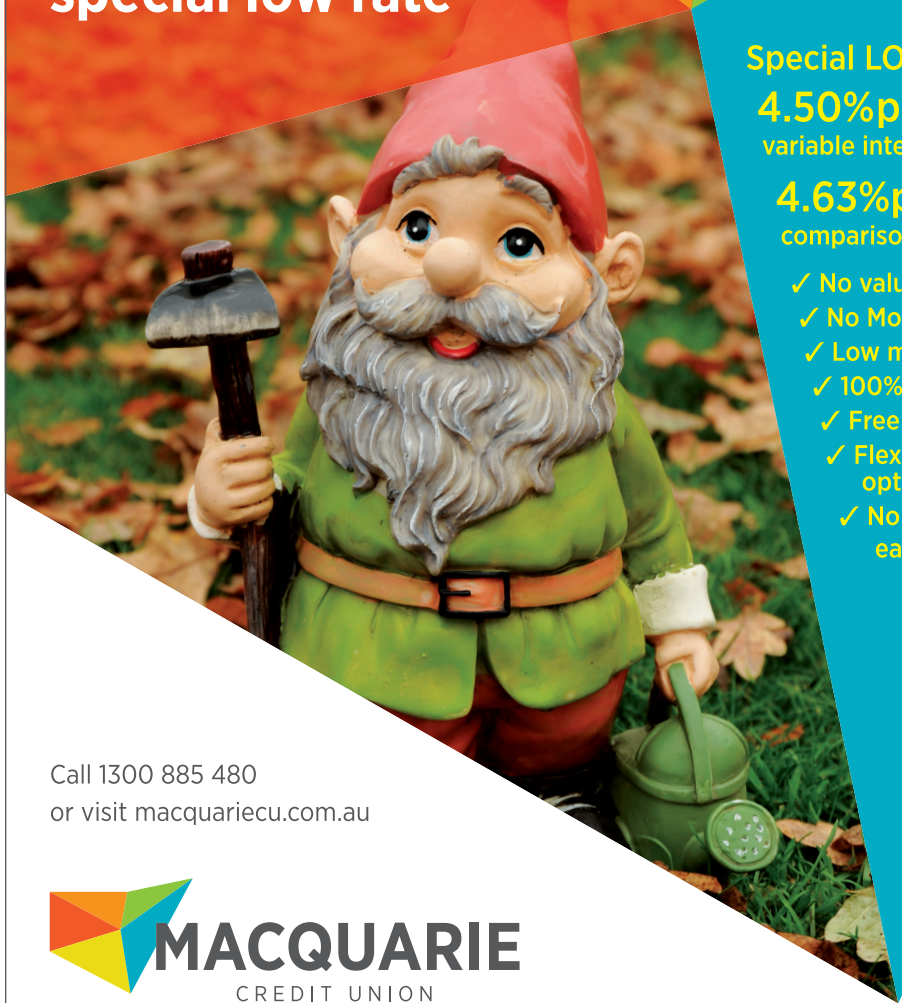
Don't currently use regular payments?

If you pay a merchant by instalments or have a recurring payment then regular payments are a convenient way to do this whilst saving you both time and money. You as the cardholder preauthorise the merchant to bill your card account at predetermined intervals rather than having to manually pay them each time the payment is due.

Why use regular payments?

- Make timely payments to your merchant and avoid any late fees
- Because payments are processed automatically, you save time
- You can save money on cheques, money transfers or postage

Clean up with our special low rate



Special LOW Home Loan Rate Offer

4.50%pa
variable interest rate

4.63%pa
comparison rate[1]

- ✓ No valuation fee[2]
- ✓ No Mortgage Prep fees[3]
- ✓ Low monthly fee[4]
- ✓ 100% mortgage offset
- ✓ Free redraw
- ✓ Flexible repayment options
- ✓ No penalty for early payout

Minimum loan amount of $150,000. Offer may be withdrawn at any time. Available for new lending only, not available on refinance of or an increase to the limit of existing Macquarie Credit Union facilities. [1]Comparison rate calculated on a loan amount of $150,000 over a term of 25 years with 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. [2]One free residential valuation per loan application. [3]Free preparation of one set of mortgage documents per loan application. Normal lending criteria, terms and conditions, fees and charges apply. [4]Monthly fee of $10.00 per month applies. ©2015 Macquarie Credit Union Limited ABN 85 087 650 253 Australian Credit Licence 241132.

Call 1300 885 480
or visit macquariecu.com.au

MACQUARIE
CREDIT UNION

Your Credit Union and the Community

2015 Dubbo Show

Great weather, smiling faces, balloons and prizes! What more did we need at this years Dubbo Show? The animals of course, which were captured proudly displaying Macquarie Credit Union Balloons!

MACQUARIE CREDIT UNION

dream FESTIVAL

DUBBO REGIONAL ENTERTAINMENT ARTS AND MUSIC

On the 19th May we announced the continuation of our partnership with Events Dubbo in presenting the Macquarie Credit Union DREAM Festival for the next three years. We were the first Major Sponsor last year, and helped to deliver the 2014 festival attracting more than 11,000 people.

It is a great opportunity to be a part of the festival again to support the Dubbo region, and actively help it grow. One of the major events at the festival will be the Twilight Markets and Lantern Parade, which will take place on Saturday 24th October 2015 with other events including the Artist of the Year, DREAM Dance Challenge and Dance workshops, along with a few new surprises for 2015.

Internet Banking Security – Useful Tips

✔ After accessing secure areas for internet banking it is suggested that you close your internet browser after logging out.

✘ Never leave your computer unattended while logged into your banking facilities.

✔ Immediately notify the credit union of any change to your address.

Further information about security is available from the Australian Securities and Investments Commission (ASIC) website www.asic.gov.au

Save the date

Members Annual Dinner

6 Nov 2015

MACQUARIE CREDIT UNION

Contact us

Macquarie Credit Union Limited
ABN 85 087 650 253
AFSL 241132

T: 1300 885 480
F: 02 6882 6909

info@macquariecu.com.au

macquariecu.com.au

165 Brisbane Street
PO Box 1618
Dubbo NSW 2830

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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