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OCTOBER 2018

 The advertisement is set against a background of a house silhouette and a green field. On the left, the text reads: "2 YEAR Discounted Variable Rate Home Loan" in large, bold letters, followed by "Owner Occupied, New Lending Only". Below this, smaller text provides details: "Minimum loan \$150,000. Interest rate reverts to our standard variable rate (currently 4.99% pa) after 2 years. *Comparison rate calculated on \$150,000 loan over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Lending criteria, terms and conditions, fees and charges apply. Macquarie Credit Union Limited Australian Credit Licence 241132." On the right, a house-shaped sign contains the following information: "2 YEAR DISCOUNTED VARIABLE RATE HOME LOAN", "3.99%^{PA} VARIABLE", and "4.84%^{PA} COMPARISON RATE*".

Dear Member,

Welcome to the October edition of our eNewsletter. Where has the year gone, I cannot believe we are in October which means Christmas is just around the corner. So getting yourself prepared could make all the difference. Give us a call to find out more about our financial tips and products that may make it easier for you this Christmas.

We are continually working very hard behind the scenes to provide our members with the best value products and services. I am pleased to say that we recently received Canstar 5 star awards for our Visa Debit and Credit Cards and our Gold Retirement Account. We have also introduced a new Discounted Variable Rate Home Loan which gives members a massive one percent discount off the standard variable home loan rate for a period of two years.

The way in which we all access and use cash is changing, so from 1 January 2019 the Credit Union will no longer be a part of the redi-ATM network. You can now have free access to over 10,000 ATM's Australia wide, so please read on to see how this may affect you.

The ever popular Macquarie Credit Union Dream Festival is very close with activities set to begin from 18 October, culminating in the twilight markets and lantern parade on Saturday 27 October. We look forward to seeing you there.

With summer almost here and conditions expected to remain very dry, the Rural Fire Service is predicting a very bad bushfire season. Now is the time to start taking precautionary steps to protect your family and property. Clean leaves from gutters, roofs, and downpipes regularly and reduce the fuel

load on the ground by raking up loose leaf matter off the ground. Have you checked your insurance policies to see that you have adequate cover to protect your property over the summer period? Please feel free to come into the branch or call 1300 885 480 for a quote or to review your existing insurance.



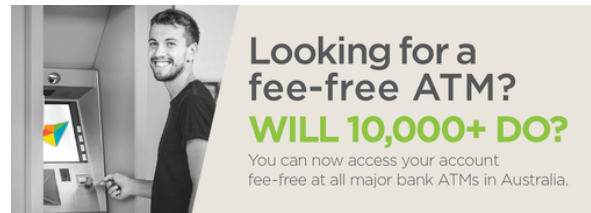
Matthew Bow

General Manager



IMPORTANT CHANGES TO ATM ACCESS.

The way in which we all access and use cash is changing. With online and mobile banking, and payWave (tap and go) becoming more popular the use of ATMs to withdraw cash are declining.



What's Changing

From the 1 January 2019 Macquarie Credit Union will no longer be a part of the rediATM network and will reinvest into other member initiatives. Member's choosing to withdraw from a rediATM from 1 January 2019 may incur a fee.

Where can I find a Fee-Free ATM

You can now have free access to over 10,000 ATMs Australia wide provided by the CBA, NAB, ANZ & Westpac.

How can I be sure I won't be charged a third party fee

When using a third party ATM you may be charged a fee, this is not a fee charged by Macquarie Credit Union, this is charged by the owner of the ATM, the fee is disclosed upfront allowing you the option not to proceed further.

What other options are available

Apart from accessing over 10,000 fee-free ATMs Australia wide you can withdraw cash with the following options:

- At supermarkets and participating retailers with purchases;

- Australia Post outlets which offer [Bank@Post](#) services.

If you still have questions contact us today on
1300 885 480

[learn more](#)



MEMBERS COCKTAIL PARTY



This year we have decided to spice things up a bit by holding a Members Cocktail Party. It will be a night to catch up with old friends and make some new ones.

So come join us at Macquarie Credit Union's Member's Cocktail Party to be held on Friday 9 November from 6:30pm at a new venue, Bellotti's Italian Dinning at Cascades Motor Inn, Dubbo.

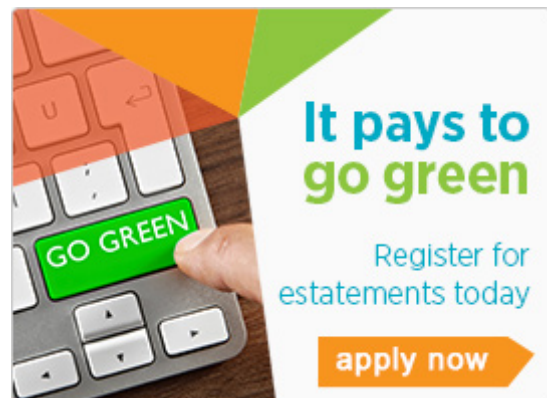
Numbers will be limited and allocated on the basis of first in first served so book early. For more information or to RSVP and confirm your ticket please hit the learn more button.

[learn more](#)



E-STATEMENTS

Would you like to help reduce our carbon footprint? We can now offer an alternative to paper statements. To help do your part for the environment, or to have the option to receive more frequent statements please contact the branch to register for estatements today or click apply now.





DISCOUNTED VARIABLE RATE HOME LOAN



Are you looking to refinance your home loan to the Credit Union?

Considering your first purchase?

Would you like an alternative to the big 4 banks?

Take a look at our latest new home loan offer.

[learn more](#)



THE DREAM FESTIVAL

It's the Macquarie Credit Union Dream Festival time again, that's right the first of many events will commence on the 18 October with the ever popular "Piano's on the Pavement" in Talbragar Street. There is a huge line up this year, some favourites from last year as well as new inclusions such as PUBrock, Wambuul River Dreaming, Children's day at Dundullimal, Painting + Prosecco and if your in Wellington you will find events right on your doorstep including Fong Lee's Lane.

The Lantern Parade will be held on Saturday 27 October and promises to be even more spectacular than last year followed by Zoocoustic finishing off the festival at Taronga Western Plains Zoo on Sunday 28 October. With more than 18,000 attending in 2017, this year is shaping up to be enormous, be sure to have a good look at the event list on www.dreamfest.com.au/events/, no one in the Dubbo region during October will ever be able to say they had nothing to do or nowhere to go.

Come and say hello at the Dream Markets on Saturday 27, Macquarie Credit Union staff will be volunteering time to the dream festival



committee to hand out balloons and sell glow products once again.

[learn more](#)



ORANA RELAY FOR LIFE

This years theme "Unite in the Fight" to celebrate Orana Relay for Life's 10th year in Dubbo will start at 3pm on Saturday 20 October finishing on Sunday morning 21 October. Not yet registered for the event jump online and register today, All proceeds raised go to the research, support and advocacy work for Cancer Council NSW.



[learn more](#)



NOTICE OF ANNUAL GENERAL MEETING

The 54th Annual General Meeting of Macquarie Credit Union will be held at the Macquarie Credit Union Office, 165 Brisbane Street Dubbo at 5.30pm on 23rd November 2018. As a member you have a say and you can only do so if you vote, either in person or by proxy. To obtain a copy of the agenda or proxy forms contact us directly or alternatively these will be available on our website from 1 November.



Any advice in this enewsletter is of a general nature only and has been prepared without considering your objective, 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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