

Member Matters



Live your Dream

Upsizing your home is easy.

January 2020 | New App Coming Soon | Plan for Success | Update your Information | Christmas Club Account | Debt Consolidation | Alert - Change to Contactless Transactions | Australia Day Notice



Happy New Year!

Welcome to 2020, the start of a new decade bringing with it fresh hope for this year, especially on the back of the dry times experienced over the past few years.

I would like to take this opportunity to formally welcome our new Chief Operating Officer, Paul Jenkins to the team. Paul commenced with us in November, bringing with him a wealth of mutual and mainstream banking experience.

Our Credit Union has big plans for 2020, commencing with our new Macquarie CU App set for release in the coming months. This exciting new feature will make your everyday banking even easier. Whilst we are moving with the times with technology, we will continue to offer our great personalised service, competitive rates and swift decision times.

Our Customer Service standards have become a major point of difference between our Credit Union and the major banks. We will continue to put our Members first and assist you to bank the way in which you prefer.

Internet security and the ever present sophisticated scams, are unfortunately something that we need to be aware of to know some of the triggers. We have included some useful tips for you to help protect your identity and assist in making your internet and mobile communications safer.

Thank you for your ongoing support. I hope you and your family had a safe, happy and relaxing Christmas break and wish you all the very best for the year ahead.

Matt Bow,
General Manager

NEW MACQUARIE CU APP



Help us serve you better!

Complete our January 2020 Member Survey for your chance to WIN!

Terms and Conditions Apply

Visit www.macquariecu.com.au or visit our branch to learn more.



The new year is a time for reflection and goal setting.

Make your New Years Resolution an action plan with help from Macquarie Credit Union.

If your dreaming of:

A holiday?

A new car?

A new home?

Retirement?

A simple conversation could make a big difference to your success.

We offer an extensive range of savings accounts, term deposits, loan facilities, travel products, insurance and we can even organise for you to talk with a financial planner.

Start a conversation with Macquarie Credit Union today

and take the first step towards achieving your 2020 goals!

Christmas Club Accounts

If the 2019 festive season left you out of pocket and feeling like you spent more time stressing than relaxing with friends and loved ones, why not make it easy this year?

Start saving now, open a Christmas Club Account in January and contribute a small amount to it every payday. Saving as little as \$20 per week consistently throughout the year will go a long way to reducing your financial stress come Christmas time.



Start saving today with our CHRISTMAS CLUB

Your Credit Union and the Community

Our Member's Cocktail Party was a hit for all on the 8th of November 2019. The event was a great opportunity for the Credit Union Members, Board and Staff to mingle. To check out all the action see our 2019 Cocktail Party photo album on Facebook! Thank you to all who joined us to celebrate another great year for the Credit Union.



The Dream Festival was bigger than ever with a record of 22,000 attendees in 2019. We are very proud to be the Major Sponsor of this inclusive community event. On the night our tent was packed as usual selling glow products on behalf of the Dream Festival Committee. Whilst our bright new balloon shaped lanterns helped to add colour and light to the increasingly popular Lantern Parade.



It's Time to Check and Update your Information

Like you we have big plans for 2020! Including our new mobile app for Apple and Android users.

Update your information now to ensure you don't miss out on important news and information including statements, scam notifications, news and community events.

STEP 1: Update your contact information

If you have a new email, address or telephone number, get in touch so we can keep you up to date.

STEP 2: Move to digital and reduce your paper footprint!

eStatements are an easy way to keep track of your statements online. Call 1300 885 480 and one of our friendly staff can register you for eStatements today!

STEP 3: Like us on Facebook

Join our online community to keep in touch with Macquarie Credit Union news, events and relevant information. Simply search Macquarie Credit Union.

If you would like help setting up or accessing any of the above please don't hesitate to get in touch with our team.

Simply call 1300 885 480 or pop by the branch.

Simple Tips to Help Protect yourself from Scams.

Mobile and Computer Security

Ensure all your devices are pin/ password protected. Ensure you have antivirus installed and up to date. When downloading apps ensure you use the official app store.

Passwords

Ensure your passwords are hard to guess. Keep it private and update your passwords regularly. Always remember to log out and don't auto save your banking or email passwords.

Online Shopping

Make sure you only buy from reputable companies. For new online purchases search for customer reviews prior to purchasing. Only use payment methods with in-built protections.



Social Media

Proactively manage your social media security settings and be careful about what personal details you provide about yourself on social media.

For more Information on Security Tips and Scam Alerts Visit.

Macquarie Credit Union:
<https://www.macquariecu.com.au/security.html>

ASIC's Money Smart:
<https://www.moneysmart.gov.au/>

ACCC's Scam Watch:
<https://www.scamwatch.gov.au/>



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Minimum payment of \$50 per week based on a loan of \$10,000 with an annual percentage rate (variable) of 10.99% p.a. Comparison rate of 13.40% 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.

Community Sponsorship Reminder - Apply Now!

Our call for sponsorship was opened on Monday 2nd December 2019 and will close on Tuesday 31st March. If you are part of a great community, education, sporting or fundraising initiative apply and let us know about it.

To apply please review our Sponsorship Guidelines and complete our sponsorship application form either online or in branch.

All submitted applications will be assessed via our sponsorship criteria on a case by case basis to spread our support across the community and ensure alignment with the values of Macquarie Credit Union.

Debt Consolidation

Debt Consolidation rolls your multiple debts into a single loan for easy maintenance.

If you're managing multiple repayments, we encourage you to speak to our experienced loan officers about your possible options for debt consolidation.

It's important to review your options carefully to ensure the new loan meets your requirements and the fees and interest rate puts you in a better position in the long term.

Avoid refinancers who make unrealistic promises about getting you out of debt or who advertise that they can help you, no matter how much you owe.



Our Branch will be closed on Monday 27 January 2020 for the Australia Day Public Holiday. Internet and Phone Banking services will still be available for our members.

Important Notice – Changes Affecting Visa Debit Card Transactions

A recent initiative by the Australian Government known as Merchant Routing has given merchants (eg, a shop or business) the ability to choose how your Visa Debit Card transactions are processed. When you use contactless ('tap-and-go' / PayWave) your Visa Debit Card, the merchant may choose to send the transaction via the debit network that costs them the least to accept. This is merchant routing (also known as least cost routing).

Coles, Wesfarmers and their subsidiaries have started to roll out software changes to update transaction routing capabilities on their EFTPOS machines where contactless payments are accepted. This software change will affect our Visa PayWave debit card transactions.

This means that your Visa PayWave Debit Card transactions can be redirected and charged as EFTPOS transactions instead of the Visa network or credit transaction. If you currently shop at any of the outlets owned by Coles and or Wesfarmers including; Coles, Coles Express, Kmart, Target, Officeworks, Liquorland, or others with your Visa debit card frequently, you may potentially exceed your current fee-free transactions.

Be mindful that all EFTPOS transactions count towards your Membership Loyalty Program allocated free transactions. Unnecessary fees may occur should these redirected payments push you over your Membership Loyalty Program free transaction limit.

To avoid getting charged with excess EFTPOS transaction fees, there is a simple alternative payment method:



Insert your Visa debit card into the EFTPOS machine and select 'Credit'.

By choosing 'Credit', your payments will be processed via the Visa network and will not be counted as an EFTPOS transaction.

This technique will allow you to transact "fee free" under our Membership Loyalty Program.

For more information about Least Cost Routing visit;
<https://www.rba.gov.au/payments-and-infrastructure/debit-cards/least-cost-routing.html>

**For increased security
apply for your security
token today.**



Contact our friendly staff today for more information on **1300 885 480** or visit **www.macquariecu.com.au**



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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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