

FOR A LIMITED TIME ONLY EARN UP TO



6.70^{*} %
pa
with a
Credit Union
term deposit

* Based on a term deposit of \$25,000 or more over 12 months. Full terms and conditions available in branch.

Hello,

Welcome to the Winter edition of our Member News.

The end of the financial year has just passed and many of us are busy completing tax returns. Did you know that you can have your tax refund credited direct to your credit union account? Read more about this on page 2 of this newsletter.

With all the fraudulent activity going on lately it's more important than ever to take all the steps we can to protect ourselves. One especially important way of protecting ourselves against fraud is protecting our PIN or password. On page two you'll find some great do's and don'ts with regards to PIN and password security.

This issue we have asked our Financial Planning partners, Bridges, to provide some advice on investment strategies.



Read about the importance of reviewing your investment strategy on page 3.

Our Annual General Meeting (AGM) will be held on Friday November 2 at our Hawthorn St office and I'd like to invite all of you to come along. The AGM is an important way for you to keep informed about your Credit Union and it gives you the opportunity to choose your Board representatives. For more information about Board nominations see page 3.

Don't forget to check out our term deposit special (above), invest \$25,000 or more and you could earn a big 6.70%pa on your investment.

Regards,
Bob Malcolm

Protecting your money from fraud?

Protecting your pin or password is one of the simplest ways of protecting your money against fraud. Below are some guidelines that may help you protect your pin or password.

- ✓ DO sign your access card as soon as you receive it
- ✗ DON'T let your credit card out of your sight at anytime – for example, at a restaurant – go with the card
- ✗ DON'T lend your access cards to anybody
- ✗ DON'T tell or show your PIN or access code to another person
- ✓ DO use care when using your cards online, check to ensure the site is secure. Look for a small key or lock symbol at the bottom of the browser
- ✓ DO prevent anyone seeing your access card and PIN being entered at the ATM and when using EFTPOS, internet banking and telephone banking
- ✗ DON'T give your card number to strangers or telemarketers who call you on the phone
- ✓ DO immediately report the loss, theft or unauthorised use of your access card to your credit union or other relevant body (such as the VISA CARD HOTLINE)
- ✓ DO keep a record of the access card number and the contact telephone number for your area with your usual list of emergency telephone numbers
- ✓ DO examine your periodical statements to identify and report, as soon as possible, any instance where electronic transactions have occurred without your authority and tear up all credit card receipts and pre-approved credit card offers in to small pieces before you throw them away
- ✓ DO immediately notify the Credit Union when you change your address

When changing your PIN or access code

- ✗ DON'T select a PIN or code that represents your birth date or a recognisable part of your name
- ✗ DON'T write your PIN on your access card or record it on your telephone or computer
- ✗ DON'T write your PIN or access code on anything that is kept with or near your access cards, telephone or computer terminal

After accessing secure areas for Internet Banking

- ✓ DO close your Internet Browser after logging out
- ✗ DON'T leave your computer unattended while logged into your banking facilities

In most cases if you follow the guidelines for protecting your pin or password outlined above you will not be responsible for unauthorised transactions made on your accounts. However in some circumstances you could still be held liable for unauthorised transactions. For example, if you unreasonably delay advising the Credit Union after you become aware of an unauthorised transaction, or if your actions directly contribute to the loss. Remember fraud does not happen only in Australia, be just as vigilant when travelling overseas.

For more information about security please visit our website at macquariecu.com.au or call the Credit Union on 1300 885 480.

Get access to your tax return faster

Did you know you can have your tax return credited directly into your Macquarie Credit Union account?

With the arrival of the end of another Financial Year, tax returns for 2006–2007 are upon us. The use of electronic funds transfers allows the Australian Taxation Office to credit your tax return directly into your account. The funds are then available to you, unlike a cheque which will require 3 working days clearance.

All you need to do is quote the details below and the funds will be credited to your access account.

BSB: 802–126

Account Number: Your Macquarie Credit Union member number

Account Name: The name the account is held in

AGM Notice

The 43rd Annual General Meeting of Macquarie Credit Union Limited will be held at 5.30pm on Friday 2 November 2007 at the Macquarie Credit Union Office, 23 Hawthorn Street Dubbo, NSW.

Nominations for the Board of Directors are to 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 5.00pm on Friday 28th September 2007. 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 Corporation 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.



Is it time to review your investment strategy?

Over the years you may have invested in direct shares or purchased units in a managed fund. You may have paid off the mortgage and even own an investment property or two. But are they achieving your financial goals?

Are you taking advantage of the latest regulatory changes to invest tax-effectively? To make the most of your investments you should seek professional advice.

A Bridges financial planner can:

Help determine your risk profile: Your tolerance for risk changes over time. The type of investments you had may reflect a risk profile that is too conservative for your current situation. You may be limiting your returns by not investing in a portfolio of growth assets.

Recommend a tailored investment strategy: Choose a suite of investments that are right for you based on your current investment risk profile and objectives. Perhaps you want to receive a regular income stream from a portfolio of assets such as fixed interest or shares.

Advise on a wide range of investments: Offer you a broad spectrum of investments, which you may otherwise not be able to access, such as international shares or listed property trusts.



Give you peace of mind: All investments are thoroughly researched by Bridges experienced research team, saving you time, stress and **money**.

Help you maximise your profits: Offer investment strategies such as margin lending or gearing, which involves borrowing to invest. Whilst gearing may not suit everyone, it has the potential to increase the profits (and income) you earn on your investments as you have more funds available to invest.

Help you invest tax-effectively: Ensure that you are taking advantage of the latest legislation in taxation and superannuation.

To arrange a complimentary, initial meeting with a Bridges financial planner, who can help make a difference to your financial future contact the Credit Union on 1300 885 480.

Bridges Financial Services Pty Limited (Bridges). ASX Participant. AFSL No 240837. This is general advice only and does not take into account your objectives, financial situation and needs. Before acting on this advice, you should consult a financial planner. In referring members to Bridges, Macquarie Credit Union does not accept responsibility for any acts, omissions or advice of Bridges and its authorised representatives.

Credit Union News

New Website Coming Soon!

We are in the process of upgrading our website - watch this space.

Bank Holiday Closure

Macquarie Credit Union will be closed on Monday the 6th August 2007 due to a Bank Holiday. We will reopen on Tuesday as per our normal hours.

You'll still be able to access your accounts via telephone or internet banking and your Visa Card or Redicard.

Moved Recently?

Or thinking of moving?

It's important that you keep your Credit Union informed of your contact details.

Updating your details is easy, simply give us a call on 1300 885 480.

New Products

In the near future, the Credit Union will launch two new products specifically to meet the needs of our retired members. Ask our staff about our monthly income term deposit and our deeming savings account.

Interest rates

Term Deposit interest rates

\$ Amount	3 months	6 months	12 months
500 < 5,000	5.20%	5.50%	5.70%
5,000 < 25,000	5.75%	6.10%	6.20%
25,000 < 50,000	5.90%	6.50%	6.70%
50,000 < 150,000	5.95%	6.50%	6.70%
150,000 < 250,000	5.95%	6.50%	6.70%
250,000 and above	5.95%	6.50%	6.70%

Access accounts

0 < 500	Nil % pa
500 < 5,000	0.10% pa
5,000 < 10,000	0.15% pa
10,000 < 20,000	0.20% pa
20,000 < 50,000	0.30% pa
50,000 and above	1.00% pa

interest calculated daily, paid annually

Investment accounts

0 < 500	Nil % pa
500 < 5,000	2.20% pa
5,000 < 10,000	2.95% pa
10,000 < 20,000	3.20% pa
20,000 < 50,000	3.75% pa
50,000 < 100,000	4.25% pa
100,000 and above	4.50% pa

interest calculated daily, paid annually

Special purpose

	1.00% pa
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interest calculated daily, paid annually

Money market (e-saver)

0 < 500	Nil % pa
500 < 5,000	5.00% pa
5,000 and above	6.10% pa

interest calculated daily, paid monthly

Christmas club

	1.00% pa
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interest calculated daily, paid annually

Note:

Term Deposit Interest Rates

- All interest rates quoted are per annum
- Terms and conditions, fees and charges may apply which are available on application, refer to Fees & Charges brochure
- Rates may be negotiable for deposits over \$100,000

Loan Interest Rates

Terms and conditions, fees and charges may apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing.

* Comparison rates are based on a \$150,000 loan over 25 years with monthly repayments

** Comparison rates are based on a \$25,000 loan over 5 years with monthly repayments

^ Only applicable for the purchase of any motor vehicle with a minimum 10% deposit

Accounts

Terms and conditions, fees and charges may apply which are available on application, refer to Fees & Charges brochure.

Loan interest rates

Loan type	Loans approved prior to 1/12/05	Current loan rates	Comparison rates
Home Loan	7.92% pa	7.82% pa	7.87% pa
Investment Property Loan	7.92% pa	7.82% pa	7.87% pa
Property Secured Personal Loan		8.45% pa	8.45% pa
Business Loan	from 9.20% pa	from 9.20% pa	from 9.20% pa*
Equity New Car Loan		8.65% pa^	8.65% pa**
Equity Used Car Loan		9.95% pa^	9.95% pa**
New Car Loan	9.20% pa	9.20% pa	9.20% pa**
Used Car Loan	12.25% pa	12.20% pa	12.20% pa**
Personal Loan	12.50% pa	13.20% pa	13.20% pa**
Overdraft / Visa 55	13.25% pa	13.25% pa	

Contact Us

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Any advice in this magazine is of a general nature only and has been prepared without considering your objectives, financial situation or needs. To decide if a product is right for you, please carefully read the Product Disclosure Statement for that product. The Product Disclosure Statement for Macquarie Credit Union products can be obtained from our branches or from macquariecu.com.au

