

Member Matters

Macquarie Credit Union
straightforward, reliable banking

In this issue • Nominations for Board of Directors • Macquarie's Savings Accounts • Protect your PIN

Kick a savings goal

With a high interest Term Deposit Account.

Earn 6.20%pa
for 6 months

Available for a Limited Time Only*

Tackle your savings. Starting today!

*For new Term Deposits over \$1000 only.

Its tax time, !11675 don't fall behind

Remember to give the Credit Union your tax file number when opening a Savings or Investment account. Interest from these accounts are counted as extra income which you will have to claim. When it comes around to tax time you may be charged extra tax if you haven't claimed all your extra income.

Talk to one of our helpful staff about this today on 1300 885 480.



Do you have a smart phone?

Have you been using your smart phone to access our website?

Coming soon... Macquarie Credit Unions' new mobile website

When you visit www.macquariecu.com.au from most smart phones, you'll see a new easy to use version of our website.

The new mobile website gives you access to many of the things you need when you're out and about including:

- a link to internet banking;
- our contact details; and
- the location of the nearest branch or ATM.

In the future you'll find access to even more information and tools.





Hello and welcome to Member Matters.

Last month I managed to get out of the office and head down to Wagga Wagga for one of the Electricity Industry Supply Field Days hosted by Essential Energy. The Credit Union's stand was well patronised during the Field Days; it was good to see a number of familiar faces and have the opportunity to meet

some new people. We received a tremendous amount of enquiry for the products offered by the Credit Union especially our very competitive Home Loans. It was sobering to see the support provided by our members and the high regard the Credit Union is held in. Please read below for a wrap-up on the Field Days.

About 3 months ago our first ever 'Member get Member' programme was launched and in recognition of the great work you have been doing we are extending the promotion to 1 October 2011. So remember to tell your family and workmates about the benefits of being with the Credit Union and you could win some great prizes.

A focus for the Credit Union at the moment is our Term Deposit accounts. Do you need a savings boost? You can achieve this with our 6.20%pa 6 month Term Deposit special (for new Term Deposits over \$1000) just to help you get your savings on track. Check out page 1 of this newsletter for more information.

Of course we can't forget about the important issues like your card security. Have a read of page 6 of the newsletter to find out what Macquarie is doing to help you be more secure.

This year, in each edition of Member Matters, we will be rewarding five lucky members with a \$50 cash prize. Have you won in this edition? All you have to do is find your member number and then call us on 1300 885 480 before 30 September 2011 to claim your prize.

Remember to mark in your diaries the following dates for the Annual General Meeting and Notice for Board of Directors. The 2011 Annual General Meeting will be held on Friday 18th November 2011 and the Notice for Board of Directors is held on Friday 2nd of September 2011. Check out page 6 of the newsletter for specific information about each of the events.

Last, but certainly not least, Macquarie Credit Union is about to join the mobile website craze. Coming soon if you access the Macquarie Credit Union website from your smart phone you will receive a simpler and easier to use mobile phone interface. It will provide you with everything you need to know from phone numbers to internet banking and even your nearest ATM location. Stay tuned!

I hope you enjoy this edition of Member Matters.

Regards,

Matt Bow, General Manager

2011 Electricity Supply Industry Field Days

The 2011 Electricity Supply Industry Field Days were hosted by Essential Energy this year in Wagga Wagga.

The main focus of the event was safety with the promotion of best practice guidelines, the sharing of knowledge, improvement of skills and developing new ideas in their industry.

There were hands-on activities, team challenges, demonstrations, exhibitions and workshops. We were thrilled to be included along with other trade displays and demonstrations, which provided us with a fantastic opportunity to promote the Credit Union and spread the awareness of what we do.



We ran a competition "Kick a Savings Goal" with the prize being a \$500 Online Savings account, which was won by a very happy young gentleman Mr Jacob Rippon. We received many enquiries regarding our home loan products, term deposits & online savings account, and were not surprised by how many people are unhappy with their bank.

The field days attracted approx 1,500 people from the electricity, water, mining and rail industries from NSW and interstate.



Share the secret - END DATE EXTENDED!

Do you like what we do and think others would too?

About 3 months ago we announced our first ever 'Member get Member' programme.

Running until the EXTENDED DATE OF 1st of October 2011, there's plenty of time for you to share the secret about the benefits of membership with family and work mates.

All they need to do is open a Credit Union account and you will go into the draw to win a cash prize or store vouchers up to the value of \$1,000.* The more people you refer, the greater your chances to win.

Our first phase of the program was very successful with 12 weekly winners taking home \$100 each in prize value. Have a look at some of our winners below.



Above: Kayla Vanstone, Jenny Fisher

Overpage: Tracy Piper, Wendy Adams



You could easily be a weekly winner, so what are you waiting for?

Just ask your family members and work mates to join the Credit Union. Ask them to visit macquariecu.com.au and click on the 'Share the secret' banner or give us a call on 1300 885 480 for information on how and why they should join. This is a great opportunity to help build your Credit Union.

*Terms and conditions and permit numbers are available at macquariecu.com.au or by calling 1300 885 480



Macquarie Credit Union's Term Deposits

If you've ever thought about opening a Term Deposit Account, look to Macquarie Credit Union.

Our Term Deposit products provide you with a guaranteed return on your investment, leaving you confident that you're earning the most from your money.

We have two Term Deposit Accounts:

1. Term Deposit Account

Looking for an excellent return on your investment and don't require immediate access to your funds? Take a look at our term deposit accounts.

- Terms between 3 and 12 months
- Earn higher interest on larger amounts

- Interest rate is fixed for the term of the deposit
- Interest paid on maturity

2. Monthly Interest Term Deposit Accounts

A term deposit account which allows you access to your interest on a monthly basis

- Competitive interest rates
- Terms between 6 and 12 months
- Interest rate is fixed for the term of the deposit
- Interest paid monthly into your savings account

Have a chat about our Term Deposits with one of our friendly staff today on 1300 885 480 or apply online at macquariecu.com.au.

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New look factsheets

Check out our new look factsheets, packed full of improved product information. We are always looking for exciting ways to improve our member service, so our new factsheets make it even easier for you to find out about our products and services.

Request a factsheet today at our website macquariecu.com.au or call us on 1300 885 480 and we'll post one out to you.



Macquarie's Savings Accounts - All you need to know!

How would you like an account that looked after you? Macquarie Credit Union's range of everyday savings accounts will have more money in your pockets and less to fees and charges. Just have a look at the options.

Cheque / Card account

This is our regular transaction account and is automatically opened when you become a member. Enjoy the features of the general savings account with the added benefits of card access and a chequebook if needed. Access your funds 24 hours a day 7 days a week with a minimum deposit of only \$1.



Deeming account

If you receive a Pension/allowance from the Australian Department of Social Security or veterans' affairs and are over 55 years of age, then a Macquarie Credit Union Deeming account is the ideal account for you.

Christmas Savings Account

Use this account to save for your Christmas goals. Whether it be a present for a friend or a Christmas vacation to see family, this account is a great way to earn that extra interest. With no transaction or monthly account keeping fees, this could be the account for you.



General Savings Account

This account allows you to put aside funds to help budget for bills etc.

Online Savings account

The account that allows you to monitor your savings online. Earn bonus rates of interest with our "Power Saver option" if you deposit \$200 a month and make no withdrawals.

Investment account

If you are looking for a higher rate of interest on your investments and do not need access to your money 24 hours a day, this account is right for you. This account provides a competitive interest rate coupled with generous access options.



Fee Freedom

Banking without fees is still available at Macquarie Credit Union. Receive fee free transactions on:

- Deposits/ credits
- Telephone banking/ transfers
- RediATM*
- Internet banking
- Direct debits

To find out more about our savings accounts give us a call on 1300 885 480 or visit macquariecu.com.au

*Refer to loyalty program

Bridges – Our financial planners



Here at Macquarie Credit Union we like to help you with your short and long term financial plans. Bridges Financial Planners help us service your financial needs.

Bridges is a leading and highly respected wealth management business which can provide you with advice on wealth creation, pre and post retirement planning, risk insurance, estate planning, margin lending, stockbroking services and

much more.

Why does Macquarie Credit Union use Bridges?

Bridges Financial Planners have been around for a long time and they can help you with:

- personal advice on tax-effective investment strategies
- buying and selling shares
- making the most of your superannuation and rollovers
- managing redundancy
- retirement planning
- securing the best possible retirement income

Whether advising on buying and selling shares, helping you choose the right superannuation strategy, securing your best possible retirement income or keeping a close, ongoing watch on your investment portfolio, Bridges is committed to the highest standard of service to credit union members.

For more information about Bridges financial planning services see our website at macquariecu.com.au or call us on

Have you won \$50?

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Have you spotted your member number hidden throughout this newsletter? If the answer is yes, you've just won \$50.

Each quarter five lucky members will win \$50 instantly just by reading our newsletter.

Simply call us on 1300 885 480 before 30 September 2011 and it's all yours. Couldn't be easier!

Terms and conditions apply and are available at macquariecu.com.au. Authorised under NSW permit number LTPS-11-04347 and ACT permit number TP11/01922.1.



BOQ joins rediATM network

Good news for our ATM users. Late last year the Bank of Queensland (BOQ) announced it would be joining forces with the rediATM network. BOQ's 350 bank-owned ATMs were progressively rebranded to rediATM from 1 October 2010, with all 350 ATMs becoming part of the network by the end of last year.

Remember you can also use NAB ATM's to withdraw cash and check your balances free of direct charge fees.

The rediATM network now includes more than 3,500 ATMs across the country, from the high streets of our nation's cities right through to remote and regional areas.

As more organisations like BOQ and NAB continue to join, your ATM network will continue to grow and will ensure you are always able to find a direct charge free ATM.



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Nominations for Board of Directors

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 2nd September 2011. 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.

Security Update - Protect your PIN

While other countries are more used to dealing with bank card fraud, many Australians still believe that we are untouched by the crime here. Unfortunately, this is not always the case. In modern Australia it is becoming more common place for fraudsters to attempt to capture PINs using hidden cameras or 'shoulder surfing' techniques.

Once these criminals have obtained a PIN, they will then try to steal the card from their target. Using a technique called 'card skimming', a target's card details can be captured illegally from a card's magnetic stripe and used to produce counterfeit cards. With all the necessary pieces the criminals can make one large withdrawal from their target's accounts, or proceed more slowly with small, hard to spot, withdrawals over a period of time.

What can you do?

In Australia many people still feel uncomfortable about covering the keypad when they enter their PIN, especially when a shop assistant is looking. However, if more and more people begin

to cover their PIN entry, then the practice will become the norm rather than the exception.

There are two golden rules to protect your PIN:

- cover your PIN entry with your hand anytime you enter it on a keypad;
- never tell or show your PIN to anybody.

What can we do?

We take all instances of fraud very seriously and believe that it's important to educate our members and the public about the importance of keeping their PINs safe.

If you suspect you have been the target of a fraud attempt contact us on 1300 885 480 or if it's after hours call the Visa Hotline number directly on 1800 224 004, 24 hours a day, 7 days a week.

Notice of Annual General Meeting

The 47th Annual General meeting of Macquarie Credit Union will be held at 5.30pm on Friday 18th November 2011 in the Macquarie Credit Union office, 23 Hawthorn Street, Dubbo NSW.



Contact us

Telephone	1300 885 480	Head Office	23 Hawthorn Street
Phone-a-loan	02 6884 8650		PO Box 1618
Email	info@macquariecu.com.au		Dubbo NSW 2830
Web	macquariecu.com.au	Fax	02 6882 6909

To report the loss, theft or unauthorised use of your Visa Card or Redicard call the Hotline on 1800 224 004, 24 hours a day, everyday. Please also contact us to report the loss, theft or unauthorised use.

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 available from our branch or from macquariecu.com.au

Macquarie Credit Union Limited
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