

## Fill up

### on the savings from your Credit Union Car Loan

Special interest rate for a limited time only for new vehicles up to 3 yrs old

**8.99% pa**

Interest rate

**9.01% pa\***

Comparison rate

**Hurry!**

**Offer ends 31/01/08**

Ask about our NEW Auto Equity Insurance



Terms & conditions, fees & charges apply which are available upon application. Not available for Debt Consolidation Loans.

\* Based on a \$25,000 new car loan (for vehicles up to 3 years old) over 5 years with monthly repayments.

## Hello,

Welcome to the Spring edition of our Member News.

With the weather warming up it's time to prepare for the bush fire season. It's also time to check if your home and contents are adequately insured? For those of you who don't have a sufficient level of cover you might like to consider reviewing your insurance arrangements. We can help, read more on page 3.

If you are looking to retire or have done so already we offer products to help you sort out your finances so that you can get on with the business of enjoying your retirement. See over for retirement investment opportunities.



We pride ourselves on providing our members with competitive, straight forward banking products and services. An example of this is our award winning Money Market account. Cannex, an independent financial monitoring firm, recently compared our Money Market account with other internet and telephone banking accounts from over 150 other financial institutions and awarded us a superior 5 star rating. Let us help you make the most of your money.

I hope you enjoy this edition of our Member News and I wish you and your family a very happy and safe Christmas.

Regards,  
Bob Malcolm

## Growing older doesn't have to mean



We'll help you sort out your retirement finances so you can get on with life.

- ✓ **NEW** Deeming Account
- ✓ **NEW** Monthly Income Term Deposit
- ✓ Financial Planning
- ✓ Savings and Investments
- ✓ Home, Personal and Car Loans

Call us today on 1300 885 480

# Is it time to review your options for retirement?

Do you know you may now qualify for the Age Pension? Previously you may not have qualified for the Age Pension – but recent changes by the Government may mean that you may soon be able to reapply and qualify.

## What is the Age Pension?

The Age Pension is the Federal Government's 'safety net' to ensure people have sufficient funds in retirement. It is different for singles and couples and may be received in full or partially. There are also benefits and concession rates available to pensioners such as health benefits and reduced charges on rates, utilities, car registration and public transport.

To qualify for the Age Pension, you must pass two means tests: the assets test and the income test.

## What are the recent changes?

The changes are to the Assets Test. Currently if you have assets over the indicated 'threshold' amount the amount of pension you may receive is reduced by a 'taper rate' of \$3 per fortnight for every \$1,000 above this limit.

From 20 September 2007, the 'taper rate' will be halved to \$1.50 per fortnight for every \$1,000 held above the threshold. This means you will be able to hold more assets than previously and still receive full or part pension payments or concessions.

For example, suppose you and your partner own your own home and have combined assets of \$550,000. You are entitled to a part pension payment.

Under the current Assets Test taper rate (\$3 for every \$1,000 above the existing threshold of \$516,500 per fortnight for part a pension) - you will lose \$100.50 per fortnight (\$2,613 per year) from your part pension payment.

Under the proposed changes you will only lose \$50.25 per fortnight or \$1,306.50 per year.

So, if you haven't qualified for Centrelink benefits before, now is the time to reassess.

A Bridges financial planner will be able to assess your circumstances and recommend the most appropriate strategy for you.

Call us on 1300 885 480 or come into the branch to arrange a complimentary, initial meeting with a Bridges financial planner, who can help make a difference to your financial future.

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 Limited ABN 85 087 650 253 does not accept responsibility for any acts, omissions or advice of Bridges and its authorised representatives. (1) Centrelink

## Are you, your family and your possessions protected?

Each year, millions of Australians gamble their most precious possessions to save a few hundred dollars on insurance. They take these risks believing, 'it won't happen to me'. But recent bushfires and severe storms throughout Australia highlight that natural disasters can and do happen.

We can arrange insurance that is on your side. We pride ourselves on great customer service and tailor products to ensure you get what you want. Competitive insurance products we offer include:

- Home Buildings, Contents and Valuables
- Motor, Pleasure Craft and Caravan/Trailer
- Landlords Property Building Insurance

Give your family the protection they deserve, make sure your home and contents are adequately covered by updating your insurance policy.

Call us today on 1300 885 480 for a no-obligation free quote.

Macquarie Credit Union Limited ABN 85 087 650 253 acts under its own Australian Financial Services Licence and under an agreement with the insurer, CGU Insurance Limited ABN 27 004 478 371. This document contains general information only and may not suit your particular circumstances. Before making decisions about insurance products you should consider the appropriateness of the information having regard to your circumstances and the Product Disclosure Statement available from the Macquarie Credit Union branch.



## New Credit Union Products and Services

### Redipos Advantage - EFTPOS solutions for your business

Increase the number of ways your customers can pay and open up your business to a broader range of customers with RediPOS advantage.

Take advantage of the perfect solution - RediPOS EFTPOS facilities are ideal for small business customers who are retailers or service providers.

Offering competitive pricing and a reliable product suite, RediPOS can enhance your business by:

- Improving cash flow through electronic settlement of card payment
- Providing your customers with a convenient way to pay
- Accepting all major debit, credit cards and charge cards
- Minimising paper vouchers and phone authorisations required through electronic transaction processing
- Saving time by not having to deposit manual card sale vouchers
- Less cash handling

### Dynamic Sweep Facility

With our new dynamic sweep facility you can have funds automatically transferred from one nominated account to another in order to cover any transactions that may otherwise have been rejected due to insufficient funds.

This allows you to take full advantage of all the features available on your savings account without the worry of having to manually transfer funds when writing a cheque or even just forgetting about a Direct Debit or Periodic Payment.

To find out more about RediPOS Advantage or our Dynamic Sweep Facility visit the branch or call 1300 885 480.

Terms & conditions, fees & charges apply.

# Credit Union News

## Christmas and New Year closing times

We will be closed on Tuesday 25 and Wednesday 26 December 2007 and Tuesday 1 January 2008.

## New Website Coming Soon!

We will be launching our new-look website very soon.



## Interest rates

### Loan interest rates

Loan type	Loans approved prior to 1/12/05	Current loan rates	Comparison rates
Home Loan	8.15% pa	8.05% pa	8.12% pa
Investment Property Loan	8.15% pa	8.05% pa	8.12% pa
Property Secured Personal Loan		8.70% pa	8.70% pa
Business Loan	from 9.20% pa	from 9.20% pa	-
Equity New Car Loan		8.90% pa <sup>^</sup>	8.92% pa <sup>**</sup>
Equity Used Car Loan		10.45% pa <sup>^</sup>	10.47% pa <sup>**</sup>
New Car Loan	9.45% pa	9.45% pa	9.47% pa <sup>**</sup>
Used Car Loan	12.50% pa	12.45% pa	12.47% pa <sup>**</sup>
Personal Loan	13.00% pa	13.20% pa	13.20% pa <sup>**</sup>
Overdraft / Visa 55	13.25% pa	13.25% pa	

### Term Deposit interest rates

\$ Amount	3 months	6 months	12 months
500 < 5,000	5.40%	5.75%	5.90%
5,000 < 25,000	6.00%	6.30%	6.35%
25,000 < 50,000	6.10%	6.65%	6.85%
50,000 < 150,000	6.20%	6.65%	6.85%
150,000 < 250,000	6.20%	6.70%	6.90%
250,000 and above	6.20%	6.85%	6.90%

### Monthly Interest Term Deposit rates

\$ Amount	6 months	12 months
25,000 < 49,999	6.45%	6.65%
50,000 < 149,999	6.45%	6.65%
150,000 < 249,999	6.50%	6.70%
250,000 and above	6.65%	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	0.50% pa
50,000 and above	1.15% pa

interest calculated daily, paid annually

### Investment accounts

0 < 500	Nil % pa
500 < 5,000	2.20% pa
5,000 < 10,000	3.10% pa
10,000 < 20,000	3.40% pa
20,000 < 50,000	4.00% pa
50,000 < 100,000	4.50% pa
100,000 and above	4.75% pa

interest calculated daily, paid annually

### Deeming account

0 < 1,999	1.00% pa
2,000 < 39,399	3.50% pa
39,400 and over	5.50% pa

interest calculated daily, paid monthly

### Money market (e-saver)

0 < 500	Nil % pa
500 < 5,000	5.00% pa
5,000 and above	6.40% pa

interest calculated daily, paid monthly

### Special purpose

	1.00% pa
--	----------

interest calculated daily, paid annually

### Christmas club

	1.00% pa
--	----------

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 \$25,000 loan over 5 years with monthly repayments  
<sup>^</sup> 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.

## Contact Us

**Head Office** 23 Hawthorn Street  
 PO Box 1618  
 Dubbo NSW 2830  
**Phone-a-loan** 02 6884 8650

**Telephone** 1300 885 480  
**Fax** 02 6882 6909  
**Email** info@macquariecu.com.au  
**Web** macquariecu.com.au

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.

