



# Hi

Welcome to Macquarie Credit Union,

## Member Owned Banking

### About us

At Macquarie Credit Union, we are committed to working together with our members to help them reach their financial goals and pride ourselves on providing a high level of friendly, efficient, personal service. Being a member means that you are a part-owner of your Credit Union, so all profits are channelled back to you by continually improving our products and services.

Just like banks we are regulated by the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investment Commission (ASIC).

We offer a wide range of products and services to provide our members with straightforward and reliable banking.



## Our Range

### Loans

- **Home Loans** – For buying your first home, refinancing, investing or renovating.
- **Car Loans** – Buying your next vehicle? Loans for new and used cars, caravans, boats and motorbikes.
- **Personal Loans** – Secured and Unsecured loans for any worthwhile purpose such as study, a holiday, new technology or furniture.
- **Credit Card** – Visa Credit Card with up to 55 days interest free.
- **Overdraft Facilities** – Have access to money when you need it and only pay interest on what you use.

### Money Management Solutions

- **Card Account** – Easy access to your funds with a Visa Debit Card.
- **Savings Accounts** – Savings accounts to suit all types of savers from the regular depositor to the big spender who wants to create a new savings habit.
- **Term Deposits** – Ready to invest your savings? We offer 3, 6, and 12 Month options, plus a Monthly Term Deposit option for amounts of \$25,000 and above.

**Looking for a banking alternative offering everything you need with the personal service you want?**

## **Make the Switch today**

### **Member Ownership**

We are owned and operated by our members. This means that all our profits are channelled back into the Credit Union rather than going into shareholders pockets.

### **Safe & Secure**

We are an authorised deposit taking institution. Under the Financial Claims Scheme, eligible deposits are protected up to a limit of \$250,000 for each account holder at each bank, building society and credit union that is incorporated in Australia and authorised by the Australian Prudential Regulation Authority (APRA).

More information about the Financial Claims Scheme is available at: [www.apra.gov.au/financial-claims-scheme-0](http://www.apra.gov.au/financial-claims-scheme-0)

### **Real People, Care and Commitment.**

We provide real and caring personalised service for all our members.

### **Customer Owned Banking Code of Practice**

As a member of The Customer Owned Banking Association (COBA) we are committed to the Customer Owned Banking Code of Practice (COBCOP).

COBCOP is the code of practice for Australia's credit unions, mutual banks, and building societies.

The code outlines our commitment to fair and responsible banking.

More information about the Customer Owned Banking Code of Practice, COBA, and the 10 Key Promises, is available on our website [macquariecu.com.au](http://macquariecu.com.au) and at: [www.customerownedbanking.asn.au](http://www.customerownedbanking.asn.au)

**Experience the member owned banking difference**

## **Join Macquarie Credit Union**

You can apply for membership on our website by completing our Online Membership Application including the Green ID Identification Verification steps.

Alternatively, our team can assist you through the short application process. Simply apply in branch at 165 Brisbane St, Dubbo NSW 2830.

## **Contact us**

**Phone:** 1300 885 480

**Email:** [info@macquariecu.com.au](mailto:info@macquariecu.com.au)

**Fax:** 02 6882 6909

**Mail:** PO Box 1618, Dubbo NSW 2830

