



The CREDO News

46 Years - Still going Strong

Your Credit Union held its 46th Annual General Meeting on the 5th November at The Entrance Leagues Club, Bateau Bay. Just under 100 members and guests were in attendance, including Wyong's Deputy Mayor Bob Graham (seen below discussing the success of the Credit Union with the General Manager Darren Hooper). A special presentation also took place on the night; both Pacita Wilesmith and Robyn Norton were recognised for 15 years of service to the Credit Union.



The staff from your Credit Union are seen here receiving another award from Bridges Financial Planning Services. Each year Bridges identifies it's TOP 10 Credit Union performers. This year Wyong Council Credit Union was placed 2nd, which is a great achievement, with over 90 Credit Unions and Building Societies recognised by Bridges. Contact your award winning branch today to arrange your FREE consultation with our Bridges Planner Mr. Frank Bortkevitch.



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Inside Your Credo News:

Internet Banking Upgrade
Improved Security Features
Manage your own Accounts

Personal Loans
Debt Consolidation
New Car Loan

WIN tickets to see the
musical Mary Poppins
in Sydney



Electronic Transaction
Security Notification



Internet Banking Upgrade

Security - Confidence - Freedom

During January and February 2011 you will notice a number of changes to our Internet Banking Facility.

Your Credit Union will launch "Two Factor Authentication" which will require an additional sign-on when transferring funds electronically.

What does this mean for you?

When loading a new external payee you will have an opportunity to register your mobile phone number to receive a SMS password. Once registered you will be sent a SMS Password whenever you attempt to load a new payee via external transfer and/or BPay. The additional password will need to be loaded for the transaction to be approved. This additional security will reduce the risk of funds being fraudulently transferred from your account.

Other benefits will include:

- A new look and feel internet banking site.
- Self managed savings accounts allowing you to open/close your own savings/investment accounts.
- Account name personalization.

Phase two enhancements that are due for implementation mid 2011 will include:

- eStatements
- Mobile Phone Banking

For further information regarding these changes, ask for a brochure on Internet Banking enhancements, available from your Wyong branch.



Check out our new Home Loan information page at www.wccu.com.au for:

- Home Loan Tips.
- Comparing interest rates, and
- Calculating loan repayments

Fresh Start for 2011

Spend too much over Christmas?
Need help to consolidate all those Credit Cards into one easy loan repayment?

Your Credit Union can help with our Debt Consolidation Personal Loan.

If you enjoy the flexibility of a VISA Card linked to a Line of Credit, we can also assist you with this.

Call our Loans Officer Craig Wright on 4350 5224 today to find out how we can help you to get a fresh start in 2011.

Need a new Car for 2011?

New Car Loan **9.49%pa**

Comparison Rate **9.50%pa***

Features & Benefits

- No Application Fee
- No monthly loan fees
- FREE Loan Protection Insurance**
- FREE Redraw
- No early repayment penalty

*New Car Comparison Rate based on \$25,000 loan over 5 years secured. WARNING: This comparison rate applies to the examples provided, different amounts and terms will result in different comparison rates. Terms and Conditions, fees and charges and approval criteria apply.

**Loan Protection Insurance covers the principal borrower for the balance of the loan, up to \$120,000.

Switch your insurance and WIN!

Switch your home or car insurance to Allianz through Wyong Council Credit Union for your chance to win 2 tickets to the musical Mary Poppins in Sydney.*

Existing policyholders are automatically entered into the draw. Switch any other insurance policies over to Allianz and Increase your chance to win.

Don't delay, offer closes 31 March 2011.

Visit your Wyong branch or call 02 4350 5255 for a competitive quote today



* Cover must be made through Wyong Council Credit Union for members to be in the draw. Open to Wyong Council Credit Union members aged 18 years and over. Promotion runs 01/01/11 - 31/03/11. Prize drawn 04/04/11. Promoter and insurer is Allianz Australia Insurance Limited. ABN 15 000 122 850 AFSL 234708 of Level 12,2 Market St, Sydney, NSW, 2000. Authorised under NSW Permit No LTPS/10/12176. Full terms and conditions available at www.allianz.com.au/switchwccu. In arranging this insurance Wyong Council Credit Union ABN 29 087 650 897 AFSL 241716 acts as an agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708. Before making a decision about this insurance please refer to the relevant Product Disclosure Statement available from Wyong Council Credit Union at www.wccu.com.au.

Electronic Transaction Security

To guard against unauthorised electronic transactions, whether via the use of your VISA Debit Card/Redicard and a PIN or through telephone or Internet banking services where an access code is used, we suggest that you follow these important security Guidelines:

- Sign your VISA Debit Card/Redicard as soon as you receive it and keep it in a safe place.
- Never lend your VISA Debit Card/Redicard to anybody.
- Keep your Personal Identification Number (PIN) secret. Don't give it to anyone, including your family members and friends.
- Never write your PIN on your card. This might make it easy for you to remember the code but if your wallet or purse is stolen, it will also be very easy for the thief to access your account.
- Don't keep an undisguised PIN on or in something that is kept with or near your card. For example, don't record your PIN in an address book or electronic organiser that you keep in the same bag as your purse or wallet. If you lose your bag, both the card and the PIN would be easy to find and use.
- If you feel you need to record your PIN make a reasonable attempt to disguise it.
- If you change your PIN or access code you must not select a PIN or code that represents your birth date or a recognizable part of your name.
- Try not to let anyone observe you entering your PIN during a transaction. Use your hand or body to shield the keypad.
- Check your statements regularly, and let your Credit Union know as soon as you suspect that an unauthorized transaction has occurred.
- After accessing secure areas for Internet banking it is suggested that you close your Internet browser after logging out.
- Never leave your computer unattended while logged into your banking facility.
- Immediately report the loss, theft or unauthorised use of your VISA Debit Card/Redicard to your Credit Union or to the VISA Card/Redicard hotline - **1800 224 004**.
- Immediately report unauthorised use on your account via the telephone banking system to your Credit Union on **02 4350 5722** and if it is after office hours leave a message on the message bank.
- Keep a record of your VISA Debit Card/Redicard number and the hotline number with your usual list of emergency telephone numbers.
- Immediately notify your Credit Union of any changes of address.

Following the above guidelines does not mean that you cannot be liable for unauthorized transactions.

Depending on the circumstances, you could be held liable for unauthorized transactions. For example, if you unreasonably delay advising the Credit Union after you become aware of the unauthorized transactions, or if you have contributed to the loss by your actions.

The guidelines will NOT determine your liability for losses resulting from unauthorised transactions.

Liability for such transactions is determined in accordance with the Conditions of Use applying to your VISA Debit Card, Redicard, telephone or internet banking services and the provisions of the EFT Code of Conduct.

All members have been issued with the "Account & Access Facility Conditions of Use" which contains the terms and conditions for VISA Card/Redicard, Internet and Telephone Banking and/or the VISA Debit Card Conditions of Use. If you have misplaced those conditions and would like another copy please contact your Credit Union staff on **02 4350 5255**.

Congratulations

Staff members Robyn Norton and Pacita Wilesmith receive their 15 Year Service Awards from our Credit Union Chairman Jill Hetherington.

