

March 2010



# The CREDO News

Your Credit Union is now in its 45th year of operation and although there are still a few unknowns in the economy, your Board of Directors and Management are pleased with how we've been able to weather the storm and are now looking forward to the opportunities that lie ahead.

It's true, competition remains fierce, however you will always be able to rely on your Credit Union for convenient, friendly and personal service, which we have always provided to members and will continue to provide for many years to come, **"putting members best interests first"**.



Your Credit Union is always looking for ways to meet your financial needs and with the release of our VISA Debit card just on 12 months ago, it is pleasing that we've been able to add a much needed product to our existing range of products and services. A list of our most popular Products and Services can be found within this edition of your newsletter.

Another exciting opportunity at the end of this year will be the launch of our "Credit Union Scholarship" where our aim is to provide our younger members with

a "Head Start in their adult Life". Further details available inside this edition.

Darren Hooper  
General Manager

**Credit Union  
\$1500.00  
Scholarship**

**WIN tickets to Game 3 of this year's  
State of Origin page 3**

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# Products & Services to meet your Financial Needs



**VISA Debit Card**, provides members with greater flexibility for EFTPOS and ATM transactions. Perfect for making purchases and cash advances while travelling overseas. Allows members to save on fees by selecting "Credit" when purchasing locally and overseas. Perfect for internet purchases such as ebay, paypal etc.

Travelling overseas? You can withdraw cash denominations accepted by members



we can look after all your foreign cash requirements with our **VISA Cash Passport**. cash from any ATM overseas that displays the VISA logo. We can also arrange all your that you require in any overseas currency. Our latest product that has also been well accepted by members

clicking on **Travel Insurance** at [www.wccu.com.au](http://www.wccu.com.au).

**Home Loans, Car Loans, Debt Consolidation Loans, Personal Loans** for any worthwhile purpose are our specialty and can be arranged by submitting a loan application with our Loans Officer **Craig Wright on 02 4350 5224**.



## Bridges

Established in 1985, Bridges is now one of Australia's largest financial planning groups. We're able to provide an experienced **Bridges Financial Planner** for members from our Wyong office to assist you with your retirement and investment needs. As a member of Wyong Council Credit Union your initial consultation is complimentary and obligation **FREE**.

Our **First Home packages** for members include our **First Home Buyers Loan** that assists members by capping the interest rate for the first 12 months of the loan while our **First Home Saver Account** is perfect for members who are saving to purchase their first home. The First Home Saver Account is an Australian Government initiative to help Australians save for their first home with a government subsidy of up to \$750 annually available.



## rediATM

Our RediATM network now provides members with over 3,100 ATM's where you will receive eight (8) FREE ATM withdrawals per month when using your ATM card where the RediATM sign is displayed on Credit Union and NAB ATMs.

Our **Christmas Club** account is very popular with members who like to put away a little each week/month to save up for the end of year Christmas expenses and holidays. A competitive rate of interest is paid with funds being available to withdraw between 1 November and 31 January. Fixed Term Deposits and Investment Saving Accounts also assist members to reach their goals.



The Credit Union's Bill Paying systems allow members to manage their regular expenses by way of **Direct Debit, Periodical Payment or Bpay**, either over the counter at the Credit Union Branch, via our **Internet Banking** Facility at [www.wccu.com.au](http://www.wccu.com.au) or via our **Phone Banking** facility by calling 02 4350 5722.



**Other products and services include Member Cheques, Redicard, Allianz General Insurance, CTP Third Party Insurance Greenslips, Credit Card and invaluable Friendly Personal Service. Before choosing any product you should consult with a Credit Union Staff member to determine which product better suits you and to obtain an Account & Access Facility Conditions of Use brochure.**

## Youth Super Saver Account—Head Start in Life

2010 sees the launch of the Credit Union's "Head Start in Life" Teens Saver Account

### Benefits include:

- **Employment Interviews:** Your Credit Union will set-up a mock "employment interview" that will allow you to brush up on your interview skills, become more confident and receive interview tips from Credit Union Management.
- **Credit Union Scholarship:** Youth Super Saver Account members will be eligible to apply for the Credit Union's **\$1500.00** annual scholarship. (Terms and Conditions apply).
- Receive FREE advice on borrowing and/or saving for your first car or home.

If you're a teenager or a parent of a teenager who could benefit from a **\$1500.00 scholarship**, pick up a Product Information Sheet from your Credit Union today.

## Don't be left in the cold by household fires this winter

Despite a perception that bushfires are the most common fire threat to Australian homes, new figures from insurer Allianz Australia show that the majority of fire claims result from fires that start in the home.

The use of open fires, candles, portable heating devices and electric blankets all contribute to an increased risk of residential fires, particularly during the colder months.

Bob Gelling, National Claims Manager at Allianz Australia, says each winter, the insurer receives claims for 20 to 30 homes which are destroyed by fire, and the source of the fire was located in the home, with four times as many claims being for minor fire damage.

Mr Gelling says that as the temperature starts to drop, homeowners should take steps to ensure their most prized possessions are adequately protected should the unthinkable happen, such as ensuring they are fully insured. If they don't already have them, they should also consider installing fire alarms.

At Wyong Council Credit Union we use Allianz Australia Insurance Limited (Allianz) as our preferred provider of home building and contents insurance.

For more information on home building and contents insurance, why not call us on 02 4350 5255 or drop into your branch at Wyong.

...**AND if you purchase a new policy between 1 April and 30 June 2010 you will automatically go into the draw to win four State of Origin Rugby League tickets for Game 3 at ANZ Stadium, Sydney Olympic Park valued at approximately \$350.00<sup>1</sup>**

## **WIN** tickets to Game 3 State of Origin New South Wales Blues V's Queensland Maroons



**Includes: 4 Adults, entry into  
ANZ Stadium,  
Sydney Olympic Park  
State of Origin Game 3  
Wednesday 7<sup>th</sup> July 2010**

<sup>1</sup> Terms and conditions apply and are available in branch. Prize does not include travel. NSW Permit No. LTPS/10/02153

Allianz is the underwriter of this insurance. In arranging this insurance, Wyong Council Credit Union, AFS Licence No: 241716 ABN 29 087 650 897 acts as an agent for Allianz not as your agent. The information contained in this editorial is a summary only. We do not advise you whether the insurance is appropriate for your personal objectives, financial situation or needs. To decide if it is appropriate for you, please carefully read the relevant Product Disclosure Statement, this document only promotes on product which is available from Wyong Council Credit Union. If you purchase this insurance, Wyong Council Credit Union will receive a commission that is a percentage of the premium. Ask us for more details before we provide you with any services on this product.

### Travelling Overseas Checklist:

Checked

Overseas Currency arranged through Credit Union

Travelex VISA Cash Card for alternative source of funds arranged through Credit Union

Travel Insurance, arranged via the Credit Union Website at [www.wccu.com.au](http://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**.

## WINNERS ARE GRINNERS



**Congratulations** to Troy Kerslake who was the winner of our Christmas Hamper at our 2009 Credit Union BBQ at Long Jetty Depot. Presented by your Credit Union Director Clayton Wright.



**Congratulations** to Mick Schuster who was the winner of our 2009/10 Allianz Insurance \$500.00 Petrol Voucher competition.