

The CREDO News

Nominations for Candidates for the 2009 Elections of Directors of Wyong Council Credit Union Ltd

Nominations for candidates for the elections of directors of Wyong Council Credit Union Ltd are now open and close at 4.30pm Eastern Standard Time on Friday the 4th September 2009.

Interested members may obtain a "Candidate Information Pack" by contacting the Credit Union Secretary, Darren Hooper on 02 4350 5256 or by email at dhooper@wccu.com.au.

Nominations for Directors must be in writing, accompanied by a Fit & Proper declaration, addressed to the Secretary, and received at the Credit Union Office, Anzac Avenue, Wyong, by the closing date as stated above. Candidates will be interviewed by the Credit Union's Board Nomination Committee in order to assess their fitness and propriety to be and act as a director (A6.2 Credit Union Constitution).

The election will be held at the 2009 AGM scheduled for Friday the 6th November 2009 at Wallarah Bay Recreation Club. Full details will be available in the September 2009 Credo News.

First Home Buyers Special Offer

Whether you are saving for your first home or you are ready to purchase your first home, we now have the perfect loan or savings account for you.

Details regarding our Special First Home Owner Loan Package and our First Home Saver Account can be found overleaf.





Wyong Council Credit Union puts members first again under new Mutual Banking Code of Practice

Wyong Council Credit Union members will be among the first Australians to be protected under a new Code of Practice for credit unions and building societies that reflects how they deal with their members. The Code clearly sets out the rights of members and the responsibilities of their lenders.

The new Mutual Banking Code of Practice draws on existing lending practices in the industry, and puts into print the expectations of both lenders and members where service, advice and price are concerned. At Wyong Council Credit Union we've always been member-focused and the new Mutual Banking Code of Practice sets out in plain English the responsible approach we take in meeting our members' needs. For easy reference, the new Mutual Banking Code of Practice is located on our website at www.wccu.com.au, or a copy is available by contacting our office.

ATM & EFTPOS PIN Security & Skimming Awareness

Also on the Credit Union's website you'll find our "Protect Your PIN" icon. Click on this icon to download our latest PIN Security & Skimming Awareness guide. This guide provides members with additional information on how to take precautions to protect your Redicard or Visa Personal Identification Number (PIN).



We are pleased to be able to assist our members and their families who are ready to purchase their first home, with the recent

launch of our **"First Home Owner Loan" package:**

- **4.99%pa** for 12 months*
- **5.55%pa** Comparison Rate**
- **\$0** Application Fee
- **\$5,000** Pre-approved VISA Line of Credit Facility
- **FREE** Redraw
- **FREE** Loan Protection Life Insurance up to \$120,000^

We'll also assist you with applying for the Government's First Home Owner Grant.

Contact our Loans Officer "Craig Wright" today on 02 4350 5224



Not ready to buy your first home however you can see yourself in your own home in the years to come.

No problem, we have the perfect savings account to help you reach this goal.

First Home Saver Account

The First Home Saver Account is an Australian Government initiative to help Australians save for their first home.

To find out more about this great opportunity, you can obtain a copy of the Credit Union's First Home Saver Account Product Disclosure Statement from our office or by calling 4350 5255.

*Interest rate fixed for the first 12 months then reverts to our standard variable loan rate. Terms and conditions, fees and charges and approval criteria apply. ^ Loan Life Insurance for primary borrower and subject to eligibility. ** This comparison rate is based on a \$150,000 loan over a term of 25 years based on monthly repayments. **WARNING:** This comparison rate applies only to the examples provided. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees are not included in the comparison rate but may influence the cost of the loan.