

The CREDO News

Switch your loan and Save

Up to
\$2000.00*

Switch your Home Loan or Personal Loan over to Wyong Council Credit Union and receive 1% discount on our Standard Variable Loan Rate for the first 12 months of your loan.

Don't delay, offer available for a limited time only

***Full terms and conditions available inside this edition (page 2).**

47th Annual General Meeting

11th November 2011

Wyong Race Club Function Centre

Tickets available from your Credit Union (refer page 2)

Agenda details available on page 4.

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Switch your Loan and Save up to \$2000.00*

As a special offer, your Credit Union is offering a 1% discount off our standard variable loan rate for the first 12 months, just for switching a loan you have with another financial institution over to Wyong Council Credit Union.



This offer includes Home Loans, Personal loans and Credit Cards, providing a great opportunity to consolidate any debts you have outside of the Credit Union.

Don't delay, offer available for a limited time only#

**Apply: Online www.wccu.com.au/home/loanenquiry.htm
Call Craig Wright on 4350 5224**

* Saving of \$2000.00 is the amount of interest you would save on a \$200,000 home loan based on a 1% discount off our standard variable loan rate over the first 12 months of your loan: please note that your actual saving will vary based on the balance of your new loan and may exceed the \$2,000.00. Offer available on new loan funding balances between \$5,000 and \$350,000 and excludes revolving line of credit. # Offer available until 31 December 2011 or until a total amount of \$2,500,000 has been advanced. The Credit Union may extend this promotion pending additional funds being available. Loan will remain at 1% below the standard variable rate for 12 months, at which time the interest rate will convert to the Credit Union's standard variable rate. Terms and conditions, fees and charges and approval criteria apply.

47th ANNUAL GENERAL MEETING, DINNER AND DANCE

Friday 11th November 2011
6.30pm at
**The Wyong Race Club,
Howarth Street
WYONG**

For Credit Union Members
and their partners.

Tickets are still only **\$20.00** per person and includes a 3 course dinner, drinks (beer, wine and soft drink), music and dancing.

Tickets available until Monday
31st October at your Credit Union
office or on 4350 5255.

Christmas will be here before you know it! Don't forget to get your Christmas Loan, available from 1 November 2011.

For Terms and conditions, contact our office in person or by phoning 4350 5224.



Show your support by purchasing your Pink Ribbon merchandise from your Credit Union during the month of October.



Buy Allianz comprehensive car insurance and get 12 months FREE roadside assistance

Take out a new Allianz comprehensive car insurance policy through Wyong Council Credit Union before 31 October 2011 and you'll receive roadside assistance membership Australia-wide, 24 hours a day, 7 days a week absolutely FREE.[^]

Plus, with Allianz you could also enjoy:

- A Safe Driver Discount for eligible drivers*
- Lower premiums when you increase your excess
- The choice to pay by the month at no additional cost#

**Call 02 4350 5255 or
visit the Wyong branch
for a competitive quote today.**

Allianz 

[^]Offer valid for new Allianz comprehensive car insurance policies purchased between 1 August and 31 October 2011. Not available for renewals of existing policies. 12 months free roadside assistance membership is provided by AGA Assistance Australia Pty Ltd ABN 52 097 227 177, trading as Allianz Global Assistance. Full terms and conditions available at allianz.com.au/freeroadside. *Minimum premiums apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior discounts/entitlements. #Premiums payable by installments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply. In arranging this insurance, Wyong Council Credit Union Ltd ABN 29 087 650 897 AFSL/ACL 241716, acts as an agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No 234708. Before making a decision about our insurance, please refer to the Product Disclosure Statement 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.

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Apply Online at:

www.wccu.com.au

Notice of Annual General Meeting - Wyong Council Credit Union Ltd

The 47th Annual General Meeting of Wyong Council Credit Union Ltd will be held on Friday, 11th November 2011 at 6.30pm at the Wyong Racing Club Function Room.

Agenda

1. Welcome to members and guests
2. Apologies
3. Confirmation of the minutes of the 46th Annual General Meeting held on the 5th November 2010
4. Business arising from the minutes
5. To receive and consider the Director's Report, the Financial Report and the Auditor's Report for the year ended 30th June 2011
6. Appointment of Directors - to elect five (5) Directors
7. Determine the remuneration of the Directors.
8. Appointment of External Auditor for the 2011/12 Financial Year
9. Amendment to Constitution - Common Bond-Natural Person
10. Consider any other business of which due notice was given
11. Close

By the order of the Board of Directors
Darren Hooper, Company Secretary - 30 September 2011

The 2010/2011 Annual Report will be available from the 1st October 2011. A copy can be downloaded from the Credit Union Notice board at www.wccu.com.au or available at the Credit Union office. A copy will be posted to all members who have made a previous request.

EXPLANATORY NOTES

Agenda Item 5 - Annual Reports

The Corporations Act requires the Financial Report, the Director's Report and the Auditor's Report to be tabled at the Annual General Meeting. Members will have a reasonable opportunity at the meeting to ask questions and make comments on these reports.

Agenda Item 6 - Appointment of Directors

In accordance with the Constitution, Mrs. Tara Mills, Ms Suzanne McKinnon and Mr. Andrew Pearce retire by rotation while Mr. Terry Smee and Mrs. Beth Jones seek re-appointment following their appointment during the year to fill two vacated positions. Being eligible, all five have offered themselves for appointment for a further 3 year

term (Mr. Smee and Mrs. Jones 2 years).

All five Directors have been interviewed by the Board Nomination Committee, and in the view of the Committee, all five have demonstrated their ability to meet the requirements to be a Director of Wyong Council Credit Union.

A postal ballot was not necessary this year because the number of nominations received equaled the number of vacancies to be filled. Accordingly, the appointment may be made by resolution at this Annual General Meeting.

Agenda Item 8 - Appointment of Auditor

The purpose of this special resolution is for members to consider the appointment of BDO Australia as the Credit Union's new auditors for the 2011/12 Financial Year.

Agenda Item 9 - Amendment to Constitution

To consider, and if thought fit, to pass the following resolution as a special resolution:

That the Constitution of the Credit Union be amended as set out in Annexure A to the Notice of Annual General Meeting.

The purpose of this special resolution is to open the Credit Union's Bond, making membership available to employees of the Central Coast Water Authority and the Gosford City Council. A copy of the Credit Union's existing Constitution can be downloaded from the Credit Union's Notice Board at www.wccu.com.au.

Appointment of Proxy

Members of Wyong Council Credit Union Ltd can appoint a proxy to vote on their behalf. The proxy can be a person specifically named or can be the Chairperson of the Meeting as stated by the member on the proxy form. The proxy does not need to be a member of the Credit Union. Members may request a proxy form by calling 02 4350 5255 or available at The Credit Union's registered office at Anzac Avenue, Wyong.

Completed proxy forms must be received by the Credit Union no later than 48 hours before the start of the Annual General Meeting.

Details regarding tickets for the Annual General Meeting Dinner can be found on page 2 of this newsletter.