

# LCU NEWS AUTUMN 2017

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**No wallet  
No worries**

We offer a choice in mobile pay apps! Add your LCU Visa Debit Card to Android Pay™ or Apple Pay and start making secure contactless payments on the go using your phone today.

### How it works

Paying with your phone is safe, easy to set up and works with the devices you use every day.

1. Select the app that works for your phone
2. Add your LCU debit card
3. No need to open an app, simply wake your phone to use wherever contactless payments are accepted.

Find out more at [www.lcu.com.au](http://www.lcu.com.au)



## LCU Tertiary Scholarship Winners 2017

LCU would like to congratulate the recipients of the 2017 LCU Tertiary Scholarships. On Friday the 10th of February, LCU hosted the annual Luncheon to celebrate the impressive achievements of these students and had the privilege of meeting some of the recipients and their proud families.

This year LCU awarded \$1,100 each to 12 successful applicants. The winners of the High School Tertiary Scholarships were Nicole Moore, Olivia Maley, Angus Guihot, Ian Thorvaldson, Tomas Brown, Alexandra Moir, Lewis Clark, Taylor Springthorpe, Nicola Humphries and Daniel Leach. The winners of the Associate Diploma Scholarships were Carlye Pymble and Asher Hudson.

Chairman of the Board, Scott Martin presented the winners with

their awards and congratulated them on their achievements at the Luncheon.

We would like to thank every student who applied for an LCU Tertiary Scholarship. All of the applicants were of an extremely high standard and we wish them every success in their chosen field of study and employment.

LCU has been recognising academic success since 1991 with these annual scholarship awards. We proudly give back to our LCU community by supporting the children and grandchildren of our existing members.

We are happy to say that many past Scholarship winners and their families are still members as well as strong supporters of the LCU family.

Another Year of  
outstanding Results  
From the LCU  
Tertiary Scholarship  
Recipients!



## Refer your family & friends to an LCU Savvy First Home Buyer Loan!

Variable Interest Rate

**3.88% pa**

Comparison Rate\*

**4.25% pa**

\*Comparison rate based on a secured loan of \$150,000 over 25 years. WARNING: This comparison rate applies only to the example given. Different amounts and terms will result in a different comparison rate. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Only first home loan buyers are eligible for "The Savvy First Home Buyer Loan" which offers an ongoing discount of 0.50% for 3 years off our Intelligent Mortgage Variable Loan Rate. Loan applications are subject to Laboratories Credit Union's Ltd normal lending criteria. Full terms and conditions are available on application. Rate current as at 1/03/2017 and subject to change without notice. Laboratories Credit Union Ltd ABN 77 087 650 217 AFSL/Australian Credit Licence 240807.



# Pin Security

Fraud is increasing in Australia and methods for conducting fraud are changing all the time. To protect yourself against unauthorised electronic transactions we suggest that you follow these security guidelines:

- Never let anyone borrow your Access cards.
- Never tell or show your PIN or Access Codes to another person. If you would like someone else to have access to your account, contact us and arrange a card for them in their name.
- If you suspect someone else knows your access details, contact us immediately so we can order you a new one.
- If you change your PIN or access code you must NOT select a PIN or code which represents your birth date or a recognisable part of your name, or an obvious combination of letters and numbers which can be easily guessed by someone else.
- Never write or record your PIN on the card, and never keep your PIN or Access Code in obvious places such as your wallet or handbag, near your phone, or on your computer terminal.
- Use your hand or purse to cover the keypad when entering your PIN or Access Code.
- Be aware of attempts to distract you, such as standing too close as you enter your PIN or Access Code.
- Never leave your computer unattended while logged into your internet banking facility.
- We recommend that you change your PIN or Access Codes regularly.
- Always ensure you are accessing Internet Banking via the latest browser. This ensures security measures are up to date protecting you better.



**Keep your  
PIN  
confidential**

## A New Range of Car Loans to Suit Every Situation

### New Car Loan

LCU's new car loan special is one of the best car loans we have offered for new or demo cars.

**5.99% pa**  
Variable rate

**6.04% pa**  
comparison rate<sup>1</sup>

### Green Car Loan

LCU's Green Car Loan assists members purchasing a new car with a CO2Emissions rating of 0g/km - 188g/km in the Green Vehicle Guide.

[www.greenvehicleguide.gov.au](http://www.greenvehicleguide.gov.au)

**7.00% pa**  
Variable rate

**7.05% pa**  
comparison rate<sup>1</sup>

### New Wheels Car Loan

This car loan offers a great variable interest rate for cars up to 5 years old.

**7.50% pa**  
Variable rate

**6.04% pa**  
comparison rate<sup>1</sup>

### Savvy First Car Loan<sup>2</sup>

Special car loan rate for 18 to 35 years old buying their first car.

**8.00% pa**  
Variable rate

**8.05% pa**  
comparison rate<sup>1</sup>

### Drive Away Car Loan

Great car loan offer for cars over 5 years old.

**8.50% pa**  
Variable rate

**8.55% pa**  
comparison rate<sup>1</sup>

<sup>1</sup>Comparison rates are calculated on a secured loan amount of \$30,000 over a term of 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. <sup>2</sup>To be eligible for the Savvy First Car Loan rate you must be aged 18 – 35 and this loan must be for the purchase of your first vehicle. Rates are subject to change.





# 20,000 Reasons to Buy and Win!

Experiencing wanderlust for a tropical getaway, city escape or outback adventure? Purchase an eligible home, car, landlord or travel insurance policy by 5 May, 2017 to go into the draw to win the ultimate travel experience with a \$20,000 travel voucher. Plus, every time you purchase a policy you will also go into the draw to win a \$1000 Visa debit card.

Insurance issued by CGU Insurance Limited ABN 27 004 478 371 (CGU) of 388 George Street, Sydney, NSW. Laboratories Credit Union Ltd ABN 77 087 650 217 AFSL / Australian Credit Licence 240807 (LCU) of 1/3 Julius Avenue, North Ryde, NSW 2113 acts under an agreement with CGU. Any advice is of a general nature only and does not take into account your particular circumstances. Consider the relevant PDS available in branch to see if a product is right for you. \*Competition runs from 13 March 2017 to 5 May 2017 and the promoter is CGU. See Conditions of Entry for a full list of participating partners. Competition excludes renewing policies. Minor Prize Draw 1 to be held on 19 April 2017. Minor Prize Draw 2 to be held on 17 May 2017. Major Prize Draw to be held on 17 May 2017. All Prize Draws to take place at 2pm AEST at MDSA, 15 Grosvenor Street, Neutral Bay, NSW. Winners will be contacted directly within 2 days, and announced in The Australian within 14 days, of the Prize Draw. More Conditions of Entry apply and are available at <http://cgu.lnk/buyandwin>. Authorised under NSW Permit Number LTP5/17/10528, ACT Permit Number TP16/02625, SA Licence Number T16/2383



## Introducing International Payments via Internet Banking

**\*Send money overseas anytime, from anywhere!**



**WESTERN  
UNION**

### Welcome... to the world

You can now use My ViewPoint internet banking service to reliably and conveniently send money overseas to more than 200 countries and territories, in over 130 different currencies.

#### To access this brand new facility, simply:

1. Log into your internet banking
2. Head to payments
3. Select International Transfer

(Not showing up? You must be registered for our SMS One Time Password feature)

For a quick walkthrough, head to [www.lcu.com.au](http://www.lcu.com.au) and follow the links to the WU International Transfers Guide.

\*Conditions Apply

### Fees Changes

Please noted that from 1st of May 2017 LCU will be changing some fees.

The fee for sending International Payments processed by our staff members will increase to \$35. If you do it yourself via Internet Banking you will only be charged the usual \$25 fee.

There will also be an increase in fees for commission for MasterCard Cash Passport reloads processed by LCU staff. This will increase to 1% or minimum \$10 from 1% or minimum \$5.

# Make the Switch to Online Statements!

We encourage members to register for Online Statements as it's free, easy to retrieve, secure, saves paper and is a much faster option than receiving paper statements. With Online Statements, your statements will be ready to view on your My ViewPoint Internet banking as soon as they become available. You will also be doing your bit for the environment.

## Advantages of Online Statements:

- |                     |  |
|---------------------|--|
| <b>Free</b>         | Registration for Online Statements is free - you can view your past transactions at absolutely no extra cost.            |
| <b>Fast</b>         | Statements are available much faster than if you were waiting for them to arrive in the mail.                            |
| <b>Secure</b>       | You'll never lose a statement again as you can access statements going back as far as December 2012.                     |
| <b>Safe</b>         | Don't stress about your statement being intercepted. Secure access to your Statements is provided with Internet Banking. |
| <b>Convenient</b>   | Statements are available 24/7 as long as you have a computer with internet access  |
| <b>Less clutter</b> | You can also save your statements on your own PC for later use, instead of accumulating paper.                           |
| <b>Costs less</b>   | The postage rates have increased, so by switching to Online Statements you will be helping your Credit Union save money. |

## Save time . Save paper . Save trees



## Laboratories Credit Union

(02) 9859 0585/0533 FAX (02) 9859 0555  
PO BOX 1967 MACQUARIE CENTRE 2113  
1 The Village, RIVERSIDE CORPORATE PARK  
JULIUS AVENUE, NORTH RYDE 2113

Email [info@lcu.com.au](mailto:info@lcu.com.au) [www.lcu.com.au](http://www.lcu.com.au)  
**LCUDirect** (02) 9859 0500

## Join our online community!

Want to interact with other members and be the first to know about news and special offers?  
LCU is active on Facebook, Twitter & LinkedIn so please drop by and say hello:



### Important Notices

Products are issued by Laboratories Credit Union Limited (LCU) ACN 087 650 217 AFSL/Australian credit licence 240807 unless otherwise noted. All deposits held with LCU are backed by the Australian Federal Government Deposit Guarantee up to \$250,000 per depositor. This information has been prepared without taking into account your objectives, financial situation or needs. You should consider the Conditions of Use in deciding whether to take up a product or service. All information contained in this newsletter is correct at the time of printing and subject to change without notice. Fees and charges may apply. Standard credit assessment criteria apply and all loans are subject to approval. Terms and conditions available on request.