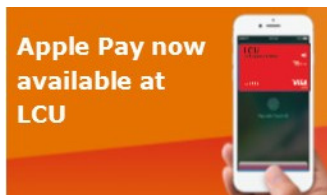


LCU NEWS SUMMER 2017



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**Simple.
Secure.
Easy.**

Make payments with your LCU card in store, in app and on the web. The process is easy, secure and private:

How it works...

- Open the device specific app or go to settings
Open the Wallet app on the iPhone, the Apple Watch app for Apple Watch or select Wallet & Apple Pay in iPad settings
- Add a credit or debit card
- Pay away!

Find out more at
www.lcu.com.au

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2017 Tertiary Scholarships

Since 1991 LCU has been awarding Tertiary Scholarships and once again we invite applications for the 2017 awards. To be eligible you must be an active member of LCU prior to 1st July 2016 or be the child or grandchild of an active member. For 2017 we will be offering eight \$1100 scholarships to students who have completed their 2016 Higher School Certificate and have been accepted into an Australian University or any other acceptable tertiary institution. These scholarships are awarded on the basis of their ATAR (Australian Tertiary Admission Rank) or its equivalent.

As well, LCU offers two \$1100 scholarships to students who have fully completed an Associate Diploma course in 2016. These scholarships will be awarded on the basis of the average result of all subjects taken during the course. Another two \$1100 scholarships are available to those who have fully completed their trade certificate course in 2016. These scholarships are awarded on the basis of the final year's results.

If you wish to apply or would like an information brochure and application form sent to you, please call us on 02 9859 0585 or visit the LCU website www.lcu.com.au.

Please note that HSC candidates must attach their ATAR and their university acceptance notification to the application form.

**The closing date for the 2017 Tertiary Scholarships will be 4pm,
27th January 2017**

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 different comparison rates. 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 1/12/2016 and subject to change without notice. Laboratories Credit Union Ltd ABN 77 087 650 217 AFSL/Australian Credit Licence 240807.

System upgrade

We have updated our My Viewpoint (MVP) internet banking and LCU phone banking. The upgrade includes some great new features in My Viewpoint (MVP) internet banking.

These new features include:

Visa pending transactions

When you see that there is a difference between your Balance and your Available balance, these are normally Visa Credit transactions that have not yet appeared in your transaction list.

Now you can see what they are! Saves you trying to remember or having to phone LCU to find out.

Please note – you should always keep your transaction receipts to check back to your statement.

Xref (Account Ref)

This is an alternate account number that most institutions prefer to your member number.

When giving out your LCU account number to set up a direct debit or have money paid to your LCU account there is an 9 digit account number that relates to each of your accounts. The nine-digit number is more widely accepted than our 3,4 or five digit numbers and it also allows you to direct the transaction to the account of your choice. This can be found on the Account List page.

Messages through MVP

Secure Messaging and Register for Alerts to let you know if you have received a secure message.

Messages can now be sent and received securely through MVP

To send a message simply go to the INBOX tab and select Secure Messages from the drop-down menu.

How will you know that you have a message in MVP?

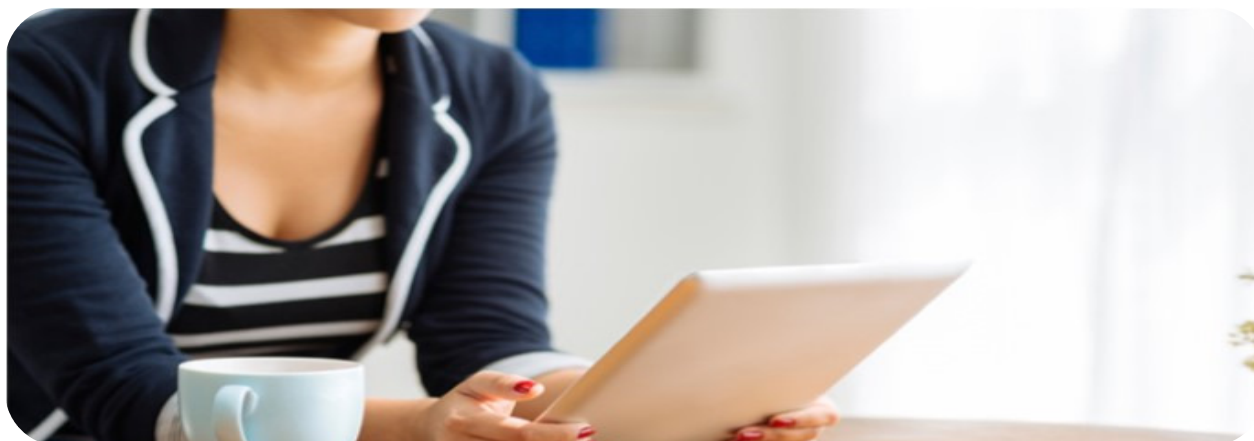
On login you will see the message or you can set up an Alert to your mobile phone or email address to let you know that you have a message waiting.

Looking for a transaction?

The new Search function gives you more search options that will make your search easier and give you more meaningful results.

More helpful hints for MVP

- Payees for Transfers and BPAY Billers - You can delete ones that you do not use or you can edit details that have changed to avoid sending payments to the wrong payee. You can change or delete current payees or BPAY Billers by selecting the "Payments" option in MVP Internet Banking then selecting either "Account Address Book" or "BPAY Address Book". Then under "Action" select "Change". From there you can either "Delete" or "Update" the Payee or BPAY details and save the changes.
- Give new payments a Nickname - if you wish to save new payees in your drop down lists for future payments you can give them a Nickname while doing the new payment.
- Register for SMS One-Time Password (SMS OTP) to avoid delays in payments to new payees being held up while we confirm them with you. You can set this up on MVP by selecting the "Services & Help" option and then select the "Setup Security Options" and follow the prompts from there.
- You can look up your interest for your tax return. You can look this up by selecting the "Accounts" option on MVP and selecting "Interest". From there you can view the interest option you were after.



Update regular payments using Visa

Regular Payments can be either a recurring payment or an instalment payment. A Regular Payment represents an agreement between you and the merchant you have preauthorised to bill your card account at predetermined intervals. The amount may differ or be the same for each transaction. For example: You may have an insurance policy where you pay the annual premium in 12 regular monthly instalments. Or you may have agreed for your utility company, i.e. power, gas and water to debit your card for the outstanding amount. If you have entered into a Regular Payment arrangement with a merchant, you should keep a record of all direct debit arrangements and store the details in a safe place. A brochure explaining the 'Ins and Outs of Direct Debits' is available from the Australian Payments Clearing Association website, www.apca.com.au.

Customer responsibilities

You are responsible for notifying the merchant when your account details change, including, card number/or change of card expiry date. Until you notify the merchant, your bank is required to process transactions from the merchant. We recommend you keep a copy of any change in account details letter sent, with your earlier regular payment agreement. This correspondence will be required if your merchant does not comply to your request in a timely manner and you decide to dispute any incorrectly charged regular payments.

Customer rights

Any issues with your Regular Payments, including the failure of the merchant to act on a change in account details advice, should be taken up with the merchant first. Should further assistance be required to resolve an issue between yourself and a merchant, contact LCU for more information.

LCU's suggestion

We suggest that any Direct Debits you may have are linked directly to your LCU account, not through your Visa Debit card. This will avoid having to update your details with the merchant each time a new VISA card is issued.



Make Visa payWave the way you pay

Every five contactless transactions you make using your Visa Debit card between 1 December 2016 and 31 January 2017 gives you one automatic entry into the draw to win \$5,000.

With five x \$5,000 to be won, make sure your Visa Debit card is the card you use for all your contactless transactions.

The fast way to pay

Visa payWave is convenient fast and secure. For Visa payWave transactions under \$100 simply tap your Visa payWave enabled card. For Visa payWave transactions over \$100 you just need to enter your PIN. Plus, because it's Visa, you're also protected by Visa's Zero Liability Policy*

THE MORE TIMES YOU TAP BEFORE 31 JANUARY 2017, THE MORE CHANCES YOU HAVE OF WINNING \$5,000. SO MAKE VISA PAYWAVE THE WAY YOU PAY.

Important information: Personal Visa Debit with payWave (contactless) functionality issued by a participating financial institution (Visa Debit card). Starts 12.00am AEDST 1/12/16 and ends 11.59pm AEDST 31/1/17. Cardholder must complete five (5) eligible contactless purchases/transactions to receive one (1) automatic entry. Multiple entries are allowed. Making/completing a purchase online or over the phone, pressing the Savings, Cheque or Credit buttons and/or swiping or inserting the card and incomplete/reversed/cancelled transactions, balance enquiries, transfers, deposits, withdrawals and change of PIN are not eligible. Entrants must not have overdue monies owing on their personal Visa Debit card and their account must not be in arrears as at 11.59pm AEDST 31/1/17. The draw will take place at Anisimoff Legal 5/210 Central Coast Hwy, Erina NSW 2250 on 21/2/17 at 12pm AEDST. Winner's name will be published online at www.cuscal.com.au/visaspend2016 from 3/3/17. Promoter Cuscal Limited, ABN 95087822455 of L2/1 Margaret St, Sydney, NSW 2000. Permits: NSW Permit No. LTPS/T16/1977 ACT Permit No. TP16/02174 SA Permit No. T16/1977. See full terms and conditions and list of participating financial institutions at www.cuscal.com.au/visaspend2016 *Visa's Zero Liability policy covers Australian and New Zealand-issued cards and does not apply to ATM transactions, transactions not processed by Visa or certain commercial card transactions. Cardholders should notify their issuer promptly of any unauthorised Visa use. Please consult your issuer for additional details.

LCU's overseas money travel tips

If you are planning a trip overseas here are some things to think about before you go:

- Please check the expiry date on your LCU Visa debit card - if the card is due to expire while you are overseas contact LCU to arrange an early renewal
- Advise LCU of the dates that you will be overseas and where possible the countries being visited
- Visa Global Customer Service is available 24/7 for lost or stolen cards. Visit <https://www.visa.com.au> - you can find the Toll Free emergency number for the country you are in. You can find a ATM locator guide on this site as well
- Check your transaction accounts with Visa Cards for large balances - For additional security we recommend that members transfer large balances to their saving accounts that do not have a Visa card attached. Members may be responsible for any transactions that are made before they advise Visa that the card is lost or stolen.
- Overseas ATM withdrawal and Cash Advance fees are \$3.30 and a 2% exchange rate loading applies to all overseas transactions
- The cost for an emergency replacement Visa card is USD 175.00. The replacement card cannot be used in ATMs. The cost of cancelling a request for a replacement card is USD 50.00 . If you require funds urgently, please contact LCU directly to discuss options.
- The MasterCard Multicurrency Cash Passport Cards are strongly recommended by LCU. Using these prepaid cards protects your LCU Visa debit card from possible compromise or theft while travelling. Contact LCU for an application form and how to apply. For further information visit <https://www.cashpassport.com.au>
- LCU can also organise Travel Insurance and foreign cash

If you would like further information, please contact LCU.

LCU can help you with your travel needs:

- *Travel Insurance*
- *Foreign Cash*
- *Multicurrency Cash Passport Travel Cards*
- *Visa Debt Cards*

Laboratories Credit Union

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1 The Village, RIVERSIDE CORPORATE PARK
JULIUS AVENUE, NORTH RYDE 2113

Email info@lcu.com.au www.lcu.com.au
[LCUDirect](http://www.lcu.com.au) (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

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