

# LCU NEWS AUTUMN 2016



## IN THIS ISSUE

Celebrating Academic Achievement	1
LCU Home Loan Sale	1
LCU Pay is Available	2
Introducing Savvy Savers Account	2
Health & Wealth Expo Winner	2
Holy Spirit North Ryde Fete	2
Switch to Online Statements	3
PIN Security	4
Stay Covered with CGU Insurance	4

**LCU Pay** is now available!



**LCU Pay is an app that lets you make tap & pay payments on Android phones**

**Learn more on page 2**



## Celebrating Academic Achievement

LCU would like to congratulate the winners of the 2016 LCU Tertiary Scholarships. On Friday the 12th of February, LCU hosted the annual luncheon to celebrate the achievements of the students. It was lovely to meet some of the awarded recipients and their proud family and friends.

This year LCU awarded \$1050 to 12 successful applicants. The winners of the High School Tertiary Scholarships were Nader Haidar, Emma Fu, Martin Ming-Tsek Lam, Joanna Kot, Katherine Allen, Megan Harte, Christopher Johnston, Roanna Vohralik, Emily Presdee, Joshua Frankland, and Jacob Vartanian. The winner of the Trade Scholarship was Lachlan Rhys Davis.

LCU's Chairman of the Board, Anita Andrew and Director Scott Martin presented the winners with their awards and congratulated them on their achievements at the luncheon.

We thank all the students who applied for an LCU Tertiary Scholarship. Both the successful and unsuccessful applicants were of an extremely high standard and we wish them all every success in their chosen field of study and employment.

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

We are proud to say that many of these past Scholarship winners are still members and strong supporters of LCU.



## LCU Home Loan Sale!

**3.99% pa** Fixed for 12 Months Comparison rate\* **4.79% pa**

**Ends 30th April 2016!**

**Refer your family and friends!**

\*Comparison rate based on a secured loan of \$150,000 over 25 years. Warning: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees and other loan amounts might result in a different comparison rate. Eligibility criteria, terms and conditions, fees and charges apply. Offer only available for new money and all loans must be funded no later than 4 months after approval. This offer does not apply for refinancing on an existing LCU loan. LCU reserves the right to withdraw or amend this offer at any time. Rate current at 01/02/2016.

## LCU Pay is now available!

### The LCU Pay App is now available!

The LCU Pay App allows members to use their mobile phones to make payWave payments up to \$100 where Visa payWave is accepted.

The app will be available to members with a NFC-enabled Android phone running KitKat 4.4 or later and an LCU Visa payWave Debit Card.

### The LCU Pay App allows you to:

- Make payWave payments up to \$100 through your phone app
- Check available balances on the phone app

### How do I get the app?

Go to the Google Play Store on your phone and download LCU Pay.



### How do I register for the app?

When you first download the app you may be asked to give your pay pal or credit card details but you can skip this section as the app is free to download. When you register for the app you will be asked for your card number, expiry date, CVV2 and PIN number. You will also be asked to create a 4 digit passcode. Once you've entered these details and created the passcode, the app will be ready to use. For your security, we recommend that you choose a passcode that is different to your PIN. And like your PIN, you should keep your passcode confidential.

Full Terms & Conditions are available when downloading the App and on our website [www.lcu.com.au](http://www.lcu.com.au)

## Introducing the Savvy Savers Account

Designed to help 18-35 year olds reach their financial goals

Earn up to  
**2.50% interest pa\***  
{Bonus 2.10% pa + Base 0.40% pa}  
With \$200 deposit & no withdrawals within the month

\*Rate applicable if these conditions are met, minimum of \$200 deposited and no withdrawals within the month. Interest rates are current at 21/03/16 and subject to change. Interest is calculated daily on the whole balance and paid on the last day of the month. Terms and conditions are available on application, Fees and Charges may apply.



## Health & Wealth Expo Winner



LCU participated in the Health & Wealth Expo again this year. The Health and Wealth Expo showcased some of the local businesses. As well as LCU, other organisations like Vision (Gym), ReadyGo Physio, Riverside Chiropractic, and Bank Australia participated this year. The winner of this year's competition was Alvaro Gonzalez. We would like to congratulate Alvaro for winning the Apple iPad air.

## LCU's sponsorship at the Holy Spirit Fete

LCU was happy to support the Holy Spirit Primary School at North Ryde on Saturday 12<sup>th</sup> March with sponsorship and some fun giveaways on the day. It was great working with other businesses in the local community contributing to the success of the fete. Leanne was pleased to meet Victor Dominello MP at the official opening of the fete. Mr Dominello is the NSW Minister for Innovation and Better Regulation.





# Make the switch to Online Statements!

With the changes to the Australian Post delivery service, delivery of your credit union statements will now take longer and cost more. We are now encouraging all of our members to sign up for Online 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:

**Free:** Registration for Online Statements is free - you can view your past transactions at absolutely no extra cost.

**Fast:** Statements are available much faster than if you were waiting for them to arrive in the mail.

**Secure:** You'll never lose a statement again as you can access statements going back as far as December 2012.

**Safe:** Don't stress about your statement being intercepted. Secure access to your Statements is provided with Internet Banking.

**Convenient:** Statements are available 24/7 as long as you have a computer with internet access

**Less clutter:** You can also save your statements on your own PC for later use, instead of accumulating paper.

**Costs less:** The postage rates have also gone up so by switching to Online Statements you will help save your Credit Union money.

## How to register for Online Statements?

- Login to My ViewPoint Internet Banking
- Select on the "Account Options" in the top menu
- Select "Online Statement Options"
- Pick the Online Statement option and an email address you would like your notifications to go to.
- Unpick the "Statement Mailed" option
- Read the online statement registration and press okay to confirm.

You will receive a confirmation email to your nominated email address saying that you are now registered for Online Statements.

If you sign up for Online Statements you can find all your statements on My ViewPoint in "Accounts" under "Online Statements" It's easy to retrieve, saves paper and trees, and a much faster option to receiving your statements. You have the option to View, save and print your statement anytime!

If you have any questions about Online Statements or are unsure how to register, simply call LCU on (02) 9859 0585 and we will happily help you through the registration process.

*Please note, you must be registered for My ViewPoint Internet Banking to access Online Statements.*



**Save time . Save paper . Save trees**

## Access Security

The security of your access cards, PIN's, secret codes and passwords is extremely important because they give unrestricted access to your account. You must take every effort to protect the card, PIN, secret code or password from theft, loss or unauthorised use, to help prevent fraudulent or unauthorised use of the access method. Here are some way you can protect yourself.

- You must not tell or show the PIN, secret code or password to another person.
- You must take care to prevent another person, including your family and friends, from seeing you enter your PIN, secret code or password.



- You must not select a PIN, secret code or password that represents your birth date or a recognisable part of your name. If you do use an obvious PIN, such as a name or date, you may be liable for any losses which occur as a result of unauthorised use of the PIN, secret code or password before you notify us that the PIN, secret code or password has been misused or has become known to someone else.
- You must not record the PIN, secret code or password on any other part of your access method or keep a record of the PIN, secret code or password on anything which is kept with or near any other part of your access method unless reasonable steps have been taken to carefully disguise the PIN, secret code or password to prevent unauthorised access to that record.
- You must not act with extreme carelessness in failing to protect the security of the PIN, secret code or password.

## We have got you covered with CGU Insurance

From our last member survey we had members enquiring about insurance products. We would like to remind you all that LCU can offer you a wide range of market-leading insurance products through our partnership with one of Australia's leading general insurers CGU Insurance. With CGU, you know where you stand and what you are covered for – they put you, the customer, first. They have a wide range of insurance products such as Travel, Car, Home & Contents and Loan Repayment Insurance. If you would like to find out more give us a call on 02 9859 0585.



Laboratories Credit Union Limited ABN 77 087 650 217 AFSL / ACL 240807 acts under its own Australian Financial Services Licence and under an agreement with the insurer, CGU Insurance Limited ABN 27 004 478 371 AFSL No. 238291 (CGU). Any advice is general and does not take into account your personal circumstances. Consider the PDS available at [www.lcu.com.au](http://www.lcu.com.au) to see if the product is right for you.

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**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.



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