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Summer 2013

LCU news

2013 Tertiary Scholarships

Since 1991 LCU has been awarding Tertiary Scholarships and once again we invite applications for the 2013 awards.

To be eligible you must be an active member of LCU prior to 1st July 2012 or be the child or grandchild of an active member.

For 2013 we will be offering eight \$900 scholarships to students who have completed their 2012 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 A.T.A.R. (Australian Tertiary Admission Rank) or its equivalent.

As well, LCU offers two \$900 scholarships to students who have fully completed an Associate Diploma course in 2012. These scholarships will be awarded on the basis of the average result of all subjects taken during the course.

Another two \$900 scholarships are available to those who have fully completed their trade certificate course in 2012. 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 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 2013 Tertiary Scholarships will be 4pm on; **25th January 2013.**



Did you know?

- Members with incorrect postal address details not only cost LCU money in wasted postage each year (money that we'd rather give back to our members through improved products and services or supporting our community) but also means that you could be missing out on vital information we are trying to send you. If you've moved recently or have changed your postal address details, please update your address by notifying us at LCU.
- LCU is an Approved Deposit Taking Institution (ADI) just like the banks. We are strictly regulated by the Australian Prudential Regulatory Authority (APRA) and must meet the same strict, legally enforceable standards as banks under the Banking Act 1959.
- Here at LCU we offer all the great products you expect to get from the Major Banks. Whether it's loans, cards, savings accounts, insurance, financial planning or travel money services... we have something for everyone at LCU!
- Your family and friends can join LCU and start enjoying the benefits of a different kind of banking! Why not let your loved ones in on a little secret... they can bank with LCU too!
- You should always advise LCU if you are going overseas and wish to use your card during your trip. The majority of frauds occur overseas and we like to monitor transactions from suspect countries closely. If we are aware of your travel plans we can be comfortable knowing that any transactions on your account are genuine.

Have you registered for Online statements yet?

Don't forget- there's now a simple, fast and environmentally friendly way to access your account statements from LCU!

Register for eStatements in three simple steps:

1. Visit www.lcu.com.au from a desktop computer and login to NetTeller Internet Banking
2. Select 'eStatements' from the left hand menu
3. Accept the terms and conditions to activate eStatements
4. Remember - once you register for eStatements you will no longer receive a paper copy of the LCU quarterly newsletter either. Don't worry, you can still download a copy through NetTeller.

If you have any questions about eStatements or are unsure how to register, simply call our friendly team on

9859 0585 and we will help you through the registration process. It's that easy!

Update- Regular Payments using Visa

A number of our Members make Regular Payments of some type and this 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 Visa card account at predetermined intervals. The amount may differ or be the same for each transaction.

For example: You may ask your gymnasium to charge your monthly membership fee to your Visa card each month.

Or,

You may have an insurance policy where you pay the annual premium in 12 monthly instalments.

If you have entered into a Regular Payments arrangement with a merchant you, should keep a record of all regular payment 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 expiry date. Until you notify the merchant, your bank is required to process transactions from the merchant. Use this link, www.lcu.com.au, to generate a change in account details letter for your 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 repayments.

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 you link any Direct Debits you may have, directly to your LCU account, not through your Visa card. This avoids having to update your Direct Debit details each time a new card is issued.



Take advantage of the post-Christmas sales!

With the post Christmas sales now in full swing it could be an ideal time for you to buy that new TV, upgrade your Car, dabble in some DIY renovations or take a well deserved holiday.

LCU has a loan to suit you, whether you use your redraw or apply for a Car, Personal or Renovation loan... we can help!

Simply give us a call on 9859 0585 or visit our website www.lcu.com.au and apply online... its that easy.

"All I wanted for Christmas was..."



SECURE YOUR MOBILE PHONE AND DEVICES - Top Tips

We use mobile phones for many things; to make calls, send messages and emails, listen to music, store calendar appointments, take photos, pay for things, get directions and access the internet. If your phone isn't secure and it is lost or stolen, your personal information, including passwords, banking details, emails and photos could be used to access your money or to steal your identity.

Here are some steps to increase your phone privacy and security to give yourself peace of mind.

1 Know where your phone is

It sounds obvious but you'd be surprised at how many phones are lost or stolen each year. Treat your phone like your wallet - know where it is at all times and don't leave it unattended. Not only does loss or theft mean that your personal information is vulnerable, it may also mean that a thief might run up a large phone bill.



4 Report your lost or stolen phone

Everyone's phone has a unique International Mobile Equipment Identity (IMEI) number. Most phones will display their IMEI if you key in *#06#. If your phone is lost or stolen, you can ask your network provider to block your IMEI to prevent others using your phone.

7 Check for software updates regularly

Install software updates to your phone as soon as they become available. Updates correct errors in phone operating systems and often address security vulnerabilities. It is also a good idea to back up the data on your phone before you update, in case anything gets lost. It is important to remember your phone is only as secure as the network and hardware you sync it with, so make sure they are up-to-date too.

2 Turn on your security features

All phones have security settings so familiarise yourself with them and turn them on. On most phones, you can find security settings under the general 'settings' part of your phones main menu.

5 Turn off Bluetooth and GPS when you are not using them

Not only are Bluetooth and GPS a drain on your battery, they can also sometimes allow others to see the location of your phone. Bluetooth can also be used to transmit viruses and intercept data. Although Bluetooth and GPS are useful tools with great benefits, it is a good idea to turn them off when you don't need them.

8 Be careful of the wireless (Wi-Fi) networks you use

Use secure Wi-Fi networks that require passwords where possible. Do not conduct sensitive transactions such as banking or transactions involving sensitive passwords on public wireless networks - save these for when you are using a secure network. Set your phone to ask you before connecting to a new Wi-Fi network. Remember, even secure networks can have risks so think before you click.



3 Set a password or PIN

To protect your personal information, set your phone to ask for a password or PIN each time you use it. This is the best way of safeguarding your phone if lost or stolen. It can also help stop anyone else from tampering with it. Using a PIN on your SIM card will prevent thieves from stealing your phone credit or running up your phone bill.



6 Think before you click

Be careful when opening multimedia messages (MMS) attachments in emails, and clicking links in email and text messages. Messages and attachments may contain viruses and links which can send you to dodgy websites containing malware that might infect your phone. Always check to see if a website starts with "https" before you enter sensitive information!

9 Install a security application or anti-virus software

As your mobile device functions more like a mini computer, it becomes a more attractive target for hackers or thieves. A reliable security app safeguards your data, protects against threats and locates your lost or stolen phone. Sophos has a great range of complete security suites that you can download from www.sophos.com to protect your smartphones and tablets from malicious apps (some of which are even free).



10 Permanently delete all data from your phone when you throw it away.

It is important to delete all data from your phone before giving it away, throwing it away, selling it, recycling it, or returning a faulty phone. It is not as easy as you might think to delete data from your phone. Often when you delete messages and files they are not permanently erased. To fully wipe your phone, you will need to follow the manufacturer's instructions and make sure you remove your SIM card from your phone.

For more information

- For more information about mobile phones and privacy, visit www.privacy.gov.au/topics/technologies
- For more information on securing mobile phones and using public wireless networks safely, visit www.staysmartonline.gov.au/secure-smartphone
- For more information about online safety and security for children, parents and teachers, visit www.cybersmart.gov.au



Finding the perfect loan... for 1st home buyers

Are you a first home buyer? Well here's some good news... our Barefoot Home Loan has been designed to help you pay off your loan as quickly as possible!

Its features include:

- No application fee
- Legal and valuation fees, up to \$800, are paid by LCU
- 0.5% discount for 3 years, based on the intelligent mortgage variable rate
- No ongoing monthly or annual fees
- Free internet access
- Unlimited free redraws
- No charge for additional payments
- Monthly statements
- Terms up to 30 years

Please call LCU or visit our website www.lcu.com.au for additional information.

LCU Board Members for 2013

Mr Frank Benito de Valle
Chairman

Ms Janine Clark
Deputy Chairman

Dr Anita Andrew
Mr Kieran Green
Mr Ian McDonald
Dr Anthony (Tony) Murphy
Mr Peter Steele
Dr Scott Martin

Associate Directors
Ms Allison Smart

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 and Twitter so please drop by and say hello:

www.facebook.com -
search for Laboratories Credit Union
www.twitter.com/LaboratoriesCU



follow us on
twitter



Love LCU



Try out our great products and services... we think you'll give them the thumbs up too!



- Personal Loans
- Phone Banking
- Foreign Currency
- Home Loans
- Visa Debit Card
- Multi-Currency Cash Passport



- Internet Banking
- Overdrafts
- BPAY
- Periodical Payments
- Direct Debit
- Cheque Books

- Car Loans
- Refinance Loans
- Fixed Term Deposits
- Loan Re-Draw Facilities
- Payroll Deductions
- On Call Savings Accounts



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