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Autumn 2012

LCUnews

Celebrating Academic Achievement

On February 17, LCU hosted the annual luncheon to celebrate the achievements of our 2012 Tertiary Scholarship winners. On behalf of the LCU community, Chairman of the Board Dr Robert Steele and CSIRO Genomics Research Program Leader Dr Phil Hendry presented the winners with their awards and congratulated them on their 2011 HSC and TAFE results.

LCU has been awarding these Scholarships since 1991, and this year each scholarship was worth \$850. Both the successful and unsuccessful applicants were of an extremely high standard and Dr. Steele wished them all

every success in their chosen field of study and employment.

Those Tertiary Scholarship winners present at the luncheon were Robert Barnard, Michael Burley, Harry Day, Mitchell Frankland, Callum Johnson, Ryan McCaugherty, Jennifer Su and Lisa Yang. Unfortunately Natalya Maley and Alison Anderson were unable to attend.



Special Offer

Receive \$100 cold hard cash!

When you combine your **LCU car loan** with **Private Fleet Car Buying Service**

Visit our website www.lcu.com.au or contact LCU staff for more details



PRIVATE FLEET
CAR BUYING MADE EASY

Did you know...

That using your VISA debit card and pressing the 'credit' button when making purchases doesn't incur any LCU transaction fees? It's a great way to get more value from your LCU membership!

National Consumer Fraud Week 2012 (March 19-25)

How to Slam Scams...

While we try our best at LCU to help you avoid being scammed by fraudsters, here are some tips to help you play your part in the fight against scammers:

DON'T RESPOND

Ignore suspicious emails, letters, house visits, phone calls or SMS - press 'delete', throw them out, shut the door or just hang up.

WATCH OUT FOR SLICK TRICKS

Scammers use sophisticated tricks such as fake websites, glossy brochures, technical jargon or posing as someone that you know and trust - don't fall for them!

DON'T LET SCAMMERS PUSH YOUR BUTTONS

Scammers will play on your emotions to get what they want.

PROTECT YOUR IDENTITY

Your personal details are private and invaluable - keep them that way and away from scammers!

For more information on how to beat the fraudsters, visit www.scamwatch.gov.au



Credit Union and
Building Society group



Congratulations Susanne and Brett!

A big congratulations must be extended to newly married couple, Susanne and Brett. Susanne has been an LCU Member Service Officer and valued employee for the past 5 years. The happy couple tied the knot on Sunday 12 February 2012 and enjoyed a relaxing 7 day honeymoon in beautiful Fiji.

Reminder... Did you know your old cheque book is no longer up to date?

As mentioned in the last edition of LCU News, our Personal Cheque and Deposit Books would be changing to a new system and the old books can no longer be used.

We commenced issuing the new books with the new encoding in August 2011 and the transition period ceased on 31st March 2012.

You will not be able to use the old system books after this date.

Deposit Books

Please contact us to order your new Deposit book.

Cheque Books

Before ordering your new Cheque book please consider whether you really need one, it will cost you \$30 for 50 cheques or \$60 for a business account book of 100 cheques. There are many alternate payment options available that are free, quick, safe and do not require a postage stamp.

We ask you to investigate the alternatives:

BPay - it's free, quick and safe.

Direct Debit - once set up on your account they ensure timely payments. They're free and reliable.

LCU will give you a free counter cheque for those rare times when a cheque is needed.

We are happy to discuss the alternate payment methods with you and assist you with any questions you may have.



If you decide that you still require a chequing facility, please let us know and we will order you a new cheque book. The use of old cheque books will have ceased by the end of March 2012.

Increased NetTeller Limits

By now most of our members should be aware of the upgrade that has taken place to our internet banking system, NetTeller. The latest version of NetTeller (upgraded in August last year) has enhanced security features to allow us to continue to provide you with the best protection against online fraud scams.



We would like to remind all members that the limits for external payments and BPAYS have been increased to \$3,000. If you do not wish to take advantage of the increased limits, please advise LCU.



Considering refinancing? Move into your LCU home loan today!

At LCU we offer our members a great range of home loan options tailored to your specific needs. Whether its your first home, dream home, investment home or you're just looking to spruce things up a bit; LCU is here to help! Our loan products boast free internet access, free re-draw, no monthly fees and variable/lump sum repayment options.

At LCU, we understand that every body is different- so we offer a variety of home loan options with low variable or fixed rates, to cater to everyone's needs.

Please visit our website www.lcu.com.au for more information and to view our current interest rates. Alternatively, you can call our office on 9859 0585 or visit our branch to speak with Michael and discuss which of our home loans is perfect for you.

It's banking you can trust!

GETTING TO KNOW YOU...

Ian R McDonald, Director

Ian joined the Board in 1982 serving as a Director and later Chairman for four years.



He has been a Member of LCU for over 40 years. Ian held

various management positions in CSIRO during his 36 year career. Most of his time was spent in Food Research where he retired as Business Manager in 1995.

Ian attended The University of New South Wales, graduating in Commerce (Economics) in 1966.

In retirement Ian has been an active member of The Sydney Heritage Fleet and he has been involved with the restoration and operation of heritage vessels.

His first love, (or perhaps second) is driving and maintaining the 102 years young small harbour ferry Protex. He has even been to TAFE to learn boat building skills.



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Powerful Anti
Aging Program
on the Planet*

GET STARTED IN APRIL
& WE'LL SHOUT 50% OF
YOUR START UP PACK

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*Offer expires 30th April 2012. Some conditions may apply.



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HOME LOANS

PERSONAL LOANS

MORTGAGE LOANS

HOME EQUITY LOAN

LOAN RE-DRAW
FACILITIES

OVERDRAFTS

CHEQUE BOOKS

ON CALL SAVINGS
ACCOUNTS

CHRISTMAS CLUB

CASH MANAGEMENT
ACCOUNTS

TERM DEPOSIT
ACCOUNTS

DIRECT ENTRY

VISA DEBIT CARD

MY CARD

PERIODICAL
PAYMENTS

PAYROLL
DEDUCTIONS

TRAVELLERS CHEQUES

CASH PASSPORTS

FOREIGN CURRENCY



Things are looking up

... with LCU's Barefoot Home Loan

6.20%pa*

*comparison rate

*Comparison rate based on a \$150,000
secured loan over 25 years



More did you know...

Spread the word?

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!

Heading overseas?

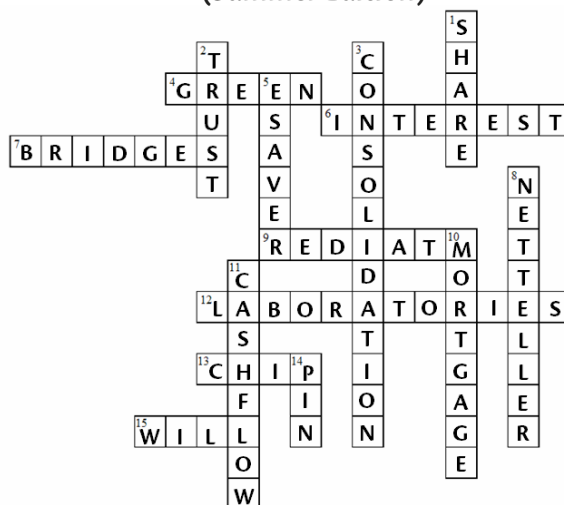
You should always advise LCU if you are going overseas and wish to use your card during your trip. Because many frauds occur overseas, we like to monitor transactions from suspect countries closely and if we are aware of your travel plans we can be comfortable knowing that any transactions on your account are genuine.

Changed address?

Members with incorrect postal address details not only costs 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.

Credit Union Crossword Solution

(Summer Edition)



If you have any suggestions or ideas that you'd like to see in the next edition of LCU News, please send an email to ashleigh@lcu.com.au or call direct on 9859 0537.

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