

LCU NEWS WINTER 2016



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Save faster with LCU's Savvy Saver Account

Earn up to

2.25%* pa interest

{Base 0.15% pa+ Bonus 2.10% pa }

With \$200 deposit & no withdrawals per month

*Rate applicable if these conditions are met, minimum of \$200 deposited and no withdrawals per month. Terms & Conditions are available on application. Fees and Charges may apply.

Notice of 62nd Annual General Meeting and call for nomination of Directors

Annual General Meeting

When: Thursday 3rd November 2016

Where: North Ryde Golf Club

Time: 6:00pm

All members are invited to attend the meeting. Dinner will be served at the conclusion of the meeting.

A formal notice of the AGM and accompanying information regarding the agenda items will be sent to all Members in the October 2016 Newsletter.

If you wish to attend the AGM please **RSVP** by the **28th of October 2016** for catering purposes.

Nominations

In accordance with the Constitution of LCU, nominations are invited and must be received in writing by the Secretary at 1 The Village, 3 Julius Avenue, North Ryde by midday on **FRIDAY 5th August 2016** to allow sufficient time to conduct "fit and proper" tests of candidates as required by the APRA standard. These examinations include compulsory ASIC and Police checks of candidates.

To be a Director you must:

- Be a current member of LCU;
- Have never been convicted of an offence involving dishonest conduct;
- Have never had a civil penalty order made against you;
- Not be an undischarged bankrupt (i.e. an insolvent under administration);
- Have appropriate skills to perform the duties of a Company Director; and
- Be familiar with the requirements of the Constitution and Corporations Law.

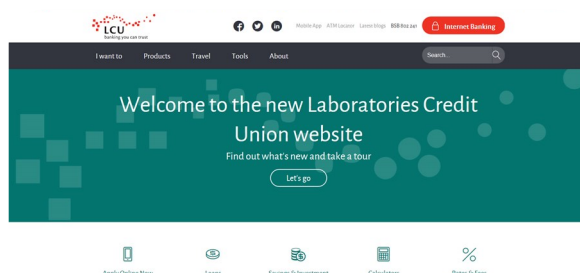
A "Nomination Package" outlining the obligations of Directors will be available for those members interested in nominating.

Nominations must be in writing and be signed by the nominator and seconder, and counter signed by the nominee.

L. Harris
Secretary
By Order of the Board
15 June 2016



LCU's new mobile responsive website is coming soon!



We hope you like it as much as we do!

Here's a sneak peak at LCU's new website due to Launch late July!

What's New

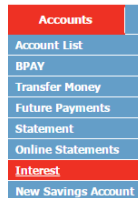
- Mobile Responsive - works efficiently on mobile devices, tablets and desktops.
- Improved online loan application and travel advice forms
- Structured to find what you are looking for

Interest earned this EOFY

It's Tax time again and you will surely be asked how much interest you earned on savings and investments this financial year. It's easy to find this information using our internet banking, mobile banking or your June bank statement.

Internet banking (My ViewPoint)

1. Login to My ViewPoint
2. Select "Accounts" on the top menu
3. Then select "Interest" in the drop down list.
4. From there select the interest earned details that you would like to see



Mobile banking:

1. Login to the LCU Mobile Banking site from your mobile device
2. Select "More" then "Interest Details"
3. From there select the interest earned details that you would like to see.



Your 2015/2016 interest details will be available on Internet Banking and Mobile Banking from the 1st July 2016. Also don't forget you can find this information on your June 2016 bank statement.

Android Pay™ is on its way!

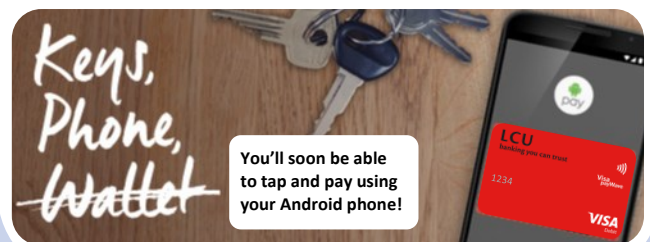


In partnership with Cuscal, LCU will be offering Android Pay in Australia - the simple and secure way to pay using your Android phone.

The Android Pay app is a digital wallet that allows you to register payWave cards in the app, including your LCU Visa debit card. Once your card is registered you will be able to tap & pay with an NFC enabled Android device running KitKat 4.4 and above.

Tips

- Make sure you update your mobile number with us so you can be verified faster when adding your LCU card to Android Pay
- You will need to set up a PIN or passcode on your phone as part of the registration process, if you don't already use one



Android, Android Pay, and the Android Logo are trademarks of Google Inc.

Drive away with LCU's NEW CAR LOAN SALE!

Offer available until 31 August 2016

*Comparison Rate

5.99% pa

- For new & demonstration cars only
- No Redraw fees
- No ongoing fees
- Early repayment options without penalty
- Variable and lump sum repayments
- Automatic repayment from salary

*Comparison rate based on a secured loan of \$30,000 over 5 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. Rate current at 1/05/2016, subject to change without notice.

LCU Contributes to the CSIRO Alumni Scholarship

LCU would like to Congratulate Ms. Brianna Ganly of the University of New South Wales for being awarded The CSIRO Alumni Scholarship in Physics for 2016.

Brianna is undertaking her PhD studies with CSIRO Mineral Resources in conjunction with the UNSW. Although the main objective of her thesis is to develop new methods for measuring the metal content in unprepared rock samples for the Australian mining industry, she discovered that the University of Guelph PIXE (Particle Induced X-ray Emission) group in Canada shares the same interests in improving measuring the element content of unprepared samples. The group is led by Professor Campbell, a world leading expert on PIXE, who is also a co-investigator on the Mars rover Curiosity's APXS instrument.

The scholarship will fund Brianna to visit Canada and perform particle size experiments with access to specialised equipment, including a proton beam line which has recently been designed to emulate the Curiosity APXS as closely as possible. The results of these PIXE experiments will hopefully increase the understanding of particle size effects in a way that can be applied to improving XRF analysis of ore.

The CSIRO Alumni Scholarship in Physics is awarded annually in commemoration of Drs John Dunlop, Don Price, Tony Farmer and Gerry Haddad, all former CSIRO physicists tragically lost in a helicopter crash in 2013. Colleagues, CSIRO alumni, friends and family congregated at CSIRO Lindfield on 21st March to celebrate the lives and legacies of the four great men and to congratulate this year's recipient of the scholarship. They were delighted to receive a report from Ms. Claire-Elise Green, the 2015 recipient, who used her scholarship to visit the Max-Planck-Institut für Radioastronomie to collaborate on their Chilean radio telescope data to study the birth of



2016 recipient of the CSIRO Alumni Scholarship in Physics – Ms. Brianna Ganly (centre) with Dr Dave Williams Executive Director at CSIRO (left) and Ms Leanne Harris, General Manager of Laboratories Credit Union (right). Photo: Edith Chow

stars. As a result of her visit, Claire-Elise jointly published a paper with Max-Planck and was offered a post-doctoral fellowship when she completes her PhD.

The CSIRO Alumni Scholarship in Physics is a post-graduate travel scholarship, to be used to fund travel costs to visit and/or conduct research in an overseas or interstate institution such as a University or research establishment of international standing in the field of proposed research. It is coordinated by a panel of current and former CSIRO research scientists on behalf of the CSIRO Alumni – an organisation established to maintain an enduring relationship between CSIRO and former staff facilitating scientific and commercial networking, mentoring, and social & community connectivity.

For further information about membership and events: www.csiroalumni.org.au

Scholarship webpage: <https://www.csiroalumni.org.au/?page=Scholarships>

Donations to the scholarship fund: <https://www.givenow.com.au/csiroalumni>

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are perfectly timed
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At least your payments are perfectly timed with Bpay

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To pay with BPAY:

1. Look for the distinctive BPAY logo on your bills.
2. Log on to your Internet or mobile banking site or call your phone banking service.
3. Select the BPAY or bill payment option and then follow the simple instructions.
4. Decide the amount you'd like to pay and schedule the payment date.

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Benefits of an LCU Car Loan!

- LCU has no monthly account keeping/service fees. Unlike some other institutions, we do not charge any account keeping or service fees on our loan accounts, saving you money.
- With our Car Loans, you can make lump sum repayments. By contributing any extra income to your loan, in addition to your usual repayments, you are able to pay off your loan sooner and therefore you could save hundreds of dollars in interest costs.
- LCU allows you the added flexibility of being able to redraw on any extra repayments.
- Loan repayment insurance is available. Loans are long-term commitments, so it makes sense to protect your repayments.
- We have automatic repayments (salary/account). Your full or partial salary can go straight into your car loan automatically.
- Our preferred payment method is via automatic payroll deduction. However, you can arrange to make your loan repayments by direct debit from your savings or transaction account with LCU or another financial institution.
- You don't have to come in for a loan interview for a car loan. Submitting a loan application couldn't be simpler. You can apply online today and receive fast approval. There is no need to visit us, but we would love to see you if you do want to visit.
- LCU car loans are available to all LCU members, their family and friends. So don't be shy to refer your family and friends!

To find out more about LCU Car Loans visit

www.lcu.com.au



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LCUDirect (02) 9859 0500

Join Our Online Community!

LCU is active on Facebook ,Twitter & LinkedIn so please drop by and say hello



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