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# LCU *news*

## Notice of Annual General Meeting and call for nomination of Directors

The 58th Annual General Meeting and Dinner will be held on Thursday 1st November, 2012 at 6.00pm. The venue is the North Ryde Golf Club, Twin Road, North Ryde.

### Agenda

1. To confirm the minutes of the 57th Annual General meeting held on 7th November 2011.
2. To receive, consider and adopt if thought appropriate; Directors' Report, Financial Statements and Balance Sheet and Auditor's Report.
3. To note the resignation of BDO Audit (NSW-VIC) Pty Ltd accepted by the directors due to the audit directors joining Grant Thornton Audit Pty Ltd.
4. To consider, and if thought fit, to pass the following as an ordinary resolution:  
*That the Laboratories Credit Union Ltd resolves to appoint Grant Thornton Audit Pty Ltd as auditors.*  
The board recommends that shareholders vote in favour of this resolution.
5. To announce the Election of Directors.
6. To determine the amount of Directors' Honoraria.
7. General Business.

Each member has a right of proxy. A proxy form is available from the Secretary by written request.

In accordance with the Constitution the following Directors retire from the Board:

Frank Benito De Valle  
Alistair Martin  
Kieran Greene

Retiring Directors may stand for re-election subject to the provisions of the Constitution.

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 3rd August 2012 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 (ie 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.

M. Sinclair

Secretary

By Order of the Board

## Did you know?

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.



# Account Access Security

- The security of your access cards, PINs, secret codes and passwords is extremely important because they give you 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.
- 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 or 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.



## LCU Home Loan Sale

**HURRY Limited offer!\***

**4.99** % pa

Fixed for 6 months

- ✓ **Refinancing**
- ✓ **New home loans**
- ✓ **Any loans over**

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

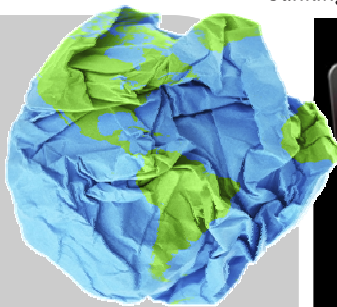
WARNING: This comparison rate is true only for the examples given. Different amounts and terms will result in different comparison rates. Minimum loan amount \$150,000 and offer only available for new money. And all loans must be funded no later than 4 months after approval. Costs such as redraw fees 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. Terms & Conditions available on application.

Fees and Charges may apply.  
Laboratories Credit Union Ltd

ABN 77 087 650 217 AFSL/Australian Credit Licence 240807



# MAKE THE SWITCH TO EStatements



THE SAFER, FASTER AND ENVIRONMENTALLY FRIENDLY WAY TO ACCESS YOUR ACCOUNT STATEMENTS

LCU is pleased to announce the introduction of e-statements - a new online service available to all members that will help you simplify your life by allowing you to receive and store your regular account statements within our Internet Banking system, NetTeller.

E-statements removes the need to receive paper-based statements and are a great way to protect the environment. You will no longer have to wait for the mailman to arrive to check your statements and it also allows you to verify past transactions at the click of a button (handy during tax time).

## FEATURES AND BENEFITS OF E-STATEMENTS

- **Never lose a statement:** access up to 7 years of statements at no cost.
- **Easy to change:** you can register for e-statements within NetTeller Internet Banking (it's just as easy to de-register too).
- **Timely:** don't wait for snail mail- an email will be sent to your nominated email address alerting you that your e-statement is ready for viewing within Internet Banking.
- **Be green:** you are actively reducing your household's carbon footprint by going online.
- **Safe & secure:** don't stress about your mailed statement being intercepted. Secure access to your e-statement is provided within Internet Banking.

## REGISTERING IS EASY!

Registering for e-statements is quick and easy and can be done from within your existing NetTeller log-on.

Simply select "eStatements" in the left hand menu and follow the prompts. You will need to have a valid email address loaded on your membership and be registered for our two-factor authentication services (SMS or TA crypto password).

If you have any questions about e-statements 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.



## MULTI-CURRENCY CASH passport™

# WIN A \$5000 HOLIDAY TO ANYWHERE

Simply purchase or reload a  
Cash Passport over \$1000 to be  
automatically entered into the draw  
to WIN!



NSW: LTPS/12/04134 ACT: TP 12/01811.1

## Did you know...



That 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!



Credit Union and  
Building Society group





# COMMUNITY NOTICE BOARD



## A life changing investment

In September last year LCU staff signed up to the CUFA Village Entrepreneur program to give Keo Si Lum, a Cambodian mother of four, a better future by becoming a Community Investor.

Keo raises pigs and only gets a small income for her work which must be enough for food, shelter, education and health care for her family. She manages to save only \$0.50 per month for health care and daily needs.

With the help of LCU staff, CUFA and her credit union, Keo wanted to develop her small piggery business so she could better provide for her family. In just 8 months, Keo has expanded her piggery and the pigs are growing well and she is able to sell them at market for a higher price.

For just \$37 a month from LCU staff, Keo is provided with ongoing support and guidance from CUFA. She has learned how to manage her piggery, keep her pigs healthy and sell her pigs competitively at market.

Keo is now able to send her children to school and they now have enough food. Her business still has a little way to go before reaching sustainability but LCU staff are pleased to be helping change Keo and her family's lives. It's a wonderful feeling.

LCU invites our members to join us and make the investment of a lifetime too. You can become a Community Investor and support a family like Keo's in Cambodia or Timor Leste. Visit [www.ve.org.au](http://www.ve.org.au) for more information.



Developing People  
Strengthening Communities



**Put your  
hand up for  
our great  
products  
and  
services!**

PERSONAL LOANS	PHONE BANKING	FOREIGN CURRENCY	HOME LOANS
TRAVELLERS CHEQUES	INTERNET BANKING	OVERDRAFTS	
BPAY ON CALL SAVINGS ACCOUNTS		PERIODICAL PAYMENTS	
CHRISTMAS CLUB	INSURANCES	CHEQUE BOOKS	VISA DEBIT CARD
CASH PASSPORTS	FIXED TERM DEPOSITS	PAYROLL DEDUCTIONS	
CASH MANAGEMENT ACCOUNTS		LOAN RE-DRAW FACILITIES	

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