



August 2009

Call us on 1300 13 14 20 • www.selectcu.com.au • service@selectcu.com.au



CSR & Rinker Credit Union is now a part of Select Credit Union

Looking to Buy a car or Refinance? Take a look at your Credit Union! ◀◀

9.55% pa*
Interest Rate
9.79% pa*
Comparison Rate



Our New Car Loan offers some great advantages if you are in the market to buy a car or refinance your lease or loan to unlock better value.

For starters, our low interest rate of 9.55% pa* (Comparison Rate 9.79% pa+) is available for any vehicle up to 3 years old. That's particularly good news for members looking to refinance, but also great if you're buying: you get our lowest possible rate even if it's not a brand new car.

For buyers, we'll help you drive a better deal. Our Pre-Approval option allows you to go shopping knowing that your finance is in place. This can be great news at the dealers, it's almost like having cash in your pocket.

We'll lend up to 100% of the cost of the vehicle and will give you in principal approval within 24 hours. You can choose a loan term up to seven years to help make the repayments fit comfortably in your budget.

There are no monthly account keeping fees and no restrictions on variable or lump sum payments. Our Redraw facility ensures you can easily access your advance repayments if you need the funds. There are also no penalties for paying your loan early.

**Hurry and call 1300 13 14 20,
or you can apply online at
www.selectcu.com.au**

* Terms and conditions, fees and charges, and approval criteria apply. Minimum loan amount is \$10,000. + Comparison rate based on a secured loan of \$30,000 over a 5 year term. WARNING: This comparison rate is true only for example given. Different terms, fees and loan amounts might result in a different comparison rate.



View your Monthly Statement online

To view your statement please visit selectcu.com.au and login to Internet Banking. Click on the "Other" menu, then click on "eStatements". To login to Internet Banking you will need your member number and your Internet Banking password.

Save paper and we'll plant a tree!

By choosing to view your statements online you can help the environment by reducing unnecessary paper usage. However you must tell us that you no longer require a printed statement to be mailed to you, and you must advise the Credit Union of your current email address (so that we can let you know when your statement is available online).

You can let us know when you are logged into internet banking, by using the "Secure email" link within the "Other" menu. As an added incentive, for every member who elects to view their statements online rather than receive a paper copy, Select Credit Union will donate \$2 to Landcare Australia for the specific purpose of planting trees.





Practical Guides to Car Buying, and Buying Property ◀◀

For Practical Guides
go to our website
www.selectcu.com.au
and look under "About
Us" then "Information
Booklets"

Buying a car is a big financial decision. For younger people, it can be the first significant purchase you make and the first time you seek a loan. There are some basic steps you can follow so that you can take control and be confident that you've bought the car that's right for you. Select Credit Union has a booklet that has been put together to help you through the different stages of buying a car and to make the whole process simple and straightforward.

Buying a property will probably be the largest financial decision you'll ever make, so it's important to do your research and planning. Select Credit Union has a booklet that outlines the basic steps of buying residential property and will help you to work out what you can afford, the best way to finance your purchase and what up-front costs you'll need to cover. This booklet also contains a separate section tailored to the specific needs of property investors.



Take advantage of our 5 Star Mortgage Solutions at Select

Despite all the recent uncertainties in the financial markets, two of our mortgage products are still rated 5 Star by CANNEX, the independent financial services monitoring agency. This means our mortgage products offer "superior value", giving you the reassurance that you are making the best possible choice!

So whether you are looking for a variable or fixed interest mortgage, you can enjoy 5 star value!

Products awarded 5 stars by CANNEX are the best 5% of similar products available in Australia. So when you consider that there are literally 100's of similar products around, the awards give you the reassurance of knowing that with Select you are considering a competitive solution.

There are no mortgage application fees and no monthly account keeping fees. You can make extra and lump sum repayments without any restrictions which allows you to use any extra funds to reduce interest and pay out your loan faster*.

So whether you are buying a residential or investment property, looking to refinance one, or are considering freeing up the equity in your existing property to do other things with the money, you really should contact us.

**For more information on these or any of our competitive loans,
either call us on 1300 13 14 20 or visit our website.**

*Terms and conditions, fees and charges and approval conditions apply.



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