



September 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

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. *Limitations apply to Fixed Rate products.

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.



When the worst happens

For most of us, Insurance can be overwhelming and as such, doesn't get much thought except at renewal time.

Unfortunately it's generally after something unpleasant occurs that the reality of life without insurance hits home. For some, this is when they will realise how insurance would have saved their family a lot of time, unnecessary anguish, and more importantly a lot of money.

You may even know someone who was caught short when their home was burgled, caught fire or damaged by storms. Or perhaps their car was stolen or came off second best in an accident. Without insurance, the family often struggles for years to rebuild.

Have you considered what might happen if a house fire took your valuable assets or most treasured possessions with them? Could you afford to rebuild?

Recent storms and bushfires make it even more important to insure against accidental loss or damage.

MEMBERcare™



So it will reassure you to know that Select Credit Union can assist by arranging an insurance solution to help protect your home and contents, your car, your motor bike, your boat, your caravan – even any residential investment properties you may have.

But if insurance is a must, and money is tight; Select Credit Union can help arrange insurance to suit your family's budget, by including an added bonus or perhaps some great extras without having to pay any extra.

~~The answer to both questions is yes:~~

- The option to pay monthly at no extra charge†
- Complimentary protection of your motor vehicle no claim bonus
- A discount on each additional policy* you take out

So, if you are looking for great cover with some even better extras and a nice and easy 24/7 personal claims process - just call us for a comprehensive quote on 1300 13 14 20, ask at any Select Credit Union branch or visit www.selectcu.com.au

Terms and Conditions apply: Before making a decision about your insurance needs, please refer to the Product Disclosure Statement, available from any branch of Select Credit Union or at www.selectcu.com.au. Issued by CUMIS Insurance Society Inc. ABN 72 000 562 121 AFSL 245491 (Incorporated in the United States. The members of the Society have no liability) trading as CUNA Mutual General Insurance.

†When calculating your annual premium based upon the sum of twelve monthly payments, this total annual premium may differ from our quoted annual premium due to the impact of standard rounding.

*Multi-policy discount is not available on your first policy and only applies to all policies purchased through Select Credit Union (excludes boats).

Convenient ways to make deposits



Reply paid address

Select Credit Union
Reply Paid 313
Concord West
NSW 2138

Making deposits to your Credit Union account is easy, and there are various additional convenient options you can use.

- ▶ **Electronic Funds Transfer:** You can instruct your employer, or any other payer, to send you funds electronically using Select's BSB Number 802-103 followed by your Credit Union member number.
- ▶ **Bank Electronic Funds Transfers:** If you want to transfer some of your funds from a bank to the Credit Union, there's no need to ask the bank. The Credit Union has set up a "QuickDebit" facility

so that you only have to complete a form and the Credit Union will transfer the funds from your bank without any fee. Telephone 1300 13 14 20.

- ▶ **Cheques:** Cheques may be mailed to our reply paid address (no stamp required). Should you wish to use this service regularly please phone 1300 13 14 20 and we will send you a supply of pre-printed post paid envelopes.

CONTACT US

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OUR BSB: 802-103

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