



October 2009

Call us on 1300 13 14 20 • [www.selectcu.com.au](http://www.selectcu.com.au) • [service@selectcu.com.au](mailto: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](http://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.



## Now 3,100 'Fee Friendly' ATMs available

Effective 1 September 2009, NAB ATMs have joined the rediATM network, more than doubling our ATMs to over 3,100 around Australia. This means that all NAB machines are also 'fee friendly' for Select Credit Union members and you will not be direct charged when you use them.

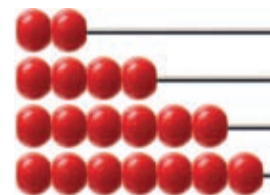
This in turn means more convenient cash withdrawals and less hunting around for a fee friendly machine.

As a Select Credit Union member, you now have access to one of the largest ATM networks, since there are over 1,700 NAB ATMs and over 1,300 rediATMs.

So to avoid paying any direct charge ATM fee, just head for your closest rediATM or NAB ATM.

Please note that while it may take some time for all NAB machines to carry the rediATM logo, you can use them with the confidence that the transaction will not attract a direct charge.

However please remember that these transactions are still subject to transaction fees.



**rediATM**

## ▶▶ 3,200 Bank@Post outlets for Select Credit Union services

Bank@Post™ is Australia Post's agency banking service for personal accounts, with facilities at over 3,200 Australia Post outlets around the nation displaying the Bank@Post sign.

Bank@Post allows you to easily make withdrawals, and deposit cheques and/or cash\*. For friends or relatives who are joining the Credit Union, Australia Post is the most convenient place for them to complete the statutory ID requirements for joining the Credit Union.

- With Bank@Post locations right across Australia, it's now much more convenient to make deposits to your Select Credit Union account. Instead of using the mail with the associated risks, you can now go to any Bank@Post outlet. Best of all there are no fees for making deposits.
- Should you need to, you can also make cash withdrawals at Bank@Post outlets. However there is a fee of \$2.00 per withdrawal\*. Therefore, we would suggest that you only make considered Bank@Post withdrawals.

- Bank@Post outlets also offer bill payment and money order services, so chances are that you can do multiple transactions in one place, on one visit. If you are an interstate traveller or a member who is not close to a Select Credit Union branch, Bank@Post offers nationwide on-the-spot banking convenience.

You must have your Visa Card or Redicard linked to the account on which you wish to transact. Just present your card and tell the Australia Post staff that you would like to make a Bank@Post transaction. Then you need to swipe your card and enter your PIN to begin.

**If you need any more information on how you can make Bank@Post work for you, just contact us.**

**Bank@Post™**

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## CONTACT US

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