

November 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



## Our Practical Guides to Car Buying, and Buying Property ◀◀



For our Practical Guides go to [www.selectcu.com.au](http://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.



## ▶▶ Secure your Electronic Banking

Your PIN/password for ATM/EFTPOS cards, phone and internet banking, are the key to accessing your accounts electronically. Security is therefore very important and the following tips are designed to help you keep your electronic access methods secure.

- ▷ Try to memorise your PIN.
- ▷ Never keep your PIN with your card.
- ▷ Do not disclose your PIN/Password to anyone.  
Select Credit Union will never call you and ask you to verify your PIN by telephone, fax, or email. Ignore all requests for your PIN.
- ▷ Always keep your card in sight during any transaction.
- ▷ Check that you are not being observed entering your PIN at any ATM or EFTPOS machine.
- ▷ If you are expecting a renewal card and it has not arrived in a reasonable time, contact the Credit Union.
- ▷ Sign your new card immediately in ink, and destroy the old card on the expiry date.
- ▷ *Identity theft is another thing to be careful about. Certain types of paperwork such as bills and statements falling into the wrong hands can lead to someone stealing your identity. Simple precautions like destroying all old bills and statements, even locking your mailbox at home can help prevent this.*





## Still 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 or 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.

## Interest Rates as at 1 December 2009

### Term Deposits

Effective 1 November 09

	Interest Rate	Edvest	
3 mths	3.75% pa	3.85% pa	Min \$1,000
6 mths	4.00% pa	4.10% pa	Min \$1,000
12 mths	4.25% pa	4.35% pa	Min \$1,000
24 mths	4.50% pa	4.60% pa	Min \$1,000
3 mths	4.00% pa	4.10% pa	Min \$10,000
6 mths	4.25% pa	4.35% pa	Min \$10,000
12 mths	4.25% pa	4.35% pa	Min \$10,000
24 mths	4.50% pa	4.60% pa	Min \$10,000

### Loans

Effective 1 December 09

	Interest Rate	Comparison Rate
Super Mortgage	5.59% pa	5.63%pa
Super Investment	5.59% pa	5.63%pa
Super 3 Year Fixed	6.99% pa	5.84%pa
Super Equity Access	5.74% pa	N/A
Bridging	6.59% pa	6.63%pa
Personal	11.99%-16.69%pa	12.21%-16.92%pa
New Car	10.19%pa	10.43%pa
Used Car	10.69%-16.69%pa	10.93%-16.92%pa
Overdrafts	12.14%-16.69%pa	N/A

Fixed Term Investments are required for their full term. The Credit Union reserves the right to negotiate Term Deposits in excess of \$500,000. Edvest members receive a bonus interest of 0.10% pa on all Term Deposit rates.

\*Mortgage Comparison rates based on a secured loan of \$150,000 over a 25 year term. Personal Loan comparison rates based on a secured loan of \$30,000 over a 5 year term with monthly repayments. Comparison rate schedules are available from any branch of Select Credit Union.

WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees and other loan amounts may result in a different comparison rate.

### Deposit Accounts

Effective 1 November 09

<b>SelectDIRECT</b>	up to \$3000	0.25% pa
	\$3000 plus	3.75% pa

## CONTACT US

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