

# intouch

telstra credit union

October 2009

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## Keep an eye on this special Car Loan Deal!

Available to purchase or refinance<sup>2</sup> any car up to 12 months old

If you're looking for a new car or to refinance your existing loan with someone else, keep an eye on our Special Offer Car Loan.

With an interest rate of just 8.99% pa (interest rate and comparison rate), you'll save a full 1% pa off our normal New Car Loan rate. Plus a range of benefits will help you get the flexible loan package you want.

We'll lend you up to the full purchase price and we'll usually give you an answer on the next working day. There are no early payment penalties, and you can make extra repayments any time you like.

We can also provide pay by the month motor vehicle insurance, and optional Loan Repayment Insurance to protect your loan against death, disability and unemployment.

We can even help you to find the right car at the right price! Our associates, Private Fleet, will source you the car you want from their network of dealers without you having to do any haggling. There's no charge for this service because you're a member of Telstra Credit Union, saving you \$178!

Call 02 9928 2994 or visit [telstracu.com.au](http://telstracu.com.au) for more information or to apply.

1 Terms and conditions, and approval criteria apply. Offers ends 31 January 2010 and subject to change without notice. Comparison rate based on a secured loan of \$30,000 over 5 years.

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

2 Offer available for new applications or to refinance an existing loan from another lender.

## Practical guide to buying a car

Get plenty of useful information about buying a car so that you can take control and be confident that you've done what's right for you.

To download a copy, go to [www.telstracu.com.au](http://www.telstracu.com.au) and click on financial guides.



## Introducing Phone-A-Loan

Telstra Credit Union is really pleased to introduce Phone-a-Loan, a quick and convenient way to apply for a personal loan or a car loan. Phone-a-Loan takes less than fifteen minutes and there is no need to fill out any application forms. We'll usually have an answer for you on the next business day.

Just call 02 9928 2994 and press 3 to speak with one of our member consultants.



## From the desk of the CEO

The main difference between credit unions and other financial institutions such as banks, is that on joining a credit union you become an equal \$10 shareholder and a member.

Because you are a member and much more than an account number, we go the extra distance in our customer service. We welcome you warmly and treat you as an individual,... after all we value your contribution and your business.

Every adult shareholder is entitled to one vote at annual general meetings and helps elect the board of Directors.

This year we have an election and you will receive a voting form to elect two directors from three nominations. All three nominees have been interviewed by the Board Renewal Committee and meet the requirements of the Fit and Proper standards.

### Safe and Secure

Today there are more than 50,000 credit unions world-wide, serving an estimated 185 million members in 97 countries. One in five Australian adults, over 3.6 million people, belong to one of Australia's credit unions.

Since July 1999, all credit unions, building societies and banks have been licensed as approved deposit taking institutions (ADI's) operating under the Banking Act 1959 and the Corporations Act 2001.

This means that all banking institutions– including Telstra Credit Union are governed by the same rules.

At the same time, a new government regulator – the Australian Prudential Regulation Authority (APRA) was

established to monitor the financial performance of all ADIs to ensure that each depositor's money remains safe.

**Under APRA, deposits in all supervised ADIs – whether it be the largest bank or the smallest credit union – are equally safe.**

Additionally, the Australian Securities and Investment Commission (ASIC) was also formed to ensure that all financial service providers act with honesty, fairness and integrity.

### Finally

At Telstra Credit Union we put people before profit, in fact we put all our excess profits back into improving products and services for our members. We never forget whose money we're dealing with.

We take pride in providing our members with a level of personal service that makes each one feel special.

So if you need to talk to someone, including myself, just pick up the phone. We are always happy to help you with your needs or enquiries.



**Leigh Glaser**  
Chief Executive Officer

## Notice of Annual General Meeting Intech Credit Union Limited ABN 70 087 650 191

Notice is hereby given that the Annual General Meeting of Intech Credit Union Limited will be held on Tuesday 17 November 2009 at the Northside Conference Centre, Cnr. Oxley Street and Pole Lane St Leonards NSW, commencing at 6.00pm.

### AGENDA

1. Official Welcome
2. Apologies
3. Confirm the Minutes of the Annual General Meeting held on 27 November 2008
4. To receive, consider and adopt the report of the Board of Directors, the Financial Statements and Independent Audit Report for the year ended 30 June 2009
5. To announce the appointment of Directors
6. To consider and if thought fit, to approve the following ordinary resolution to determine the amount of non-executive remuneration:
  - That the sum of \$110,000 plus Superannuation Guarantee Levy per annum, the same amount as approved at the 2008 Annual General Meeting be paid to the non-executive directors, and Associate Directors. The Directors may determine how the sum is to be apportioned among them
7. To consider other business in accordance with the Constitution
  - Presentation by Louise Petschler CEO Abacus, The Industry Association for Australian Mutuals
8. To close the meeting and adjourn for light refreshments

Leigh Glaser  
Secretary

## Purchase a foreign Cash Passport Win AUD 1,000 Extra Travel Money



A Travelex Cash Passport Debit Card is the most convenient and reliable way to carry cash when you're overseas.

*And now purchase a foreign Cash Passport card before 15 December 2009 and you'll go into a draw to win an additional AUD 1,000 loaded on to the card.*



**Win AUD 1,000  
Extra Travel Money**

With a Travelex Cash Passport Debit Card you can withdraw cash at any ATM anywhere that accepts Visa Card and pay for purchases at any merchant who accepts Visa. That's millions of locations worldwide. In fact you can even use it online and over the phone.

There are no daily withdrawal limits, no transaction fees on purchases, and no withdrawal fee\* for use at point of sale.

You'll never be stuck for cash with the free emergency assistance service that can replace your lost or stolen card or deliver you emergency cash in as little as ten minutes. And you can have a free second backup card for greater peace of mind. Topping up your card is easy too, you can reload using BPAY form Telstra Credit Union's internet banking service.

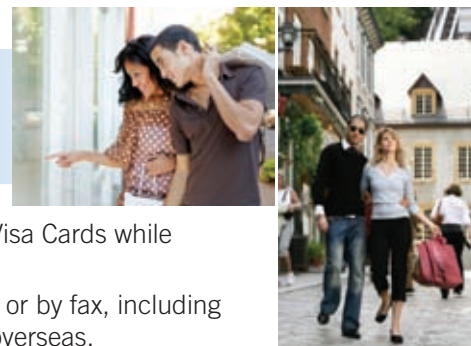
For more information visit our website or call 02 9928 2994.



The world's foreign exchange company

\* Please note direct charge fee may apply. Authorised under NSW Permit Number LTPS/09/08379 and ACT Permit Number TP 09/03609. Full terms and conditions available at our website. Travelex Limited (ABN 36 004 179 953, AFSL 222 444) arranges for the issue of the Cash Passport Debit Card in conjunction with the issuer, Heritage Building Society (ABN 32 087 652 024, AFSL 240 984). A Product Disclosure Statement ("PDS") is available at [www.cashpassport.com.au](http://www.cashpassport.com.au) You should consider the PDS before deciding to acquire this product.

## We'll manage all your banking while you travel!



If you are intending to travel overseas, let Telstra Credit Union help to protect your Visa Cards while you are away. Here's what you need to do:

- Advise us of your travel details by Secure Mail (under Tools) in Internet Banking or by fax, including travel details like dates of travel, itinerary, destination and contact details while overseas.
- If you would like your account managed for you while you are overseas, ensure you have given someone appropriate authority.
- Set up a personal email address accessible overseas for easy communication.
- If you are going overseas visit [visa.com](http://visa.com) to access the Visa Global Customer Assistance Service for countries you are visiting. This site will advise you what to do in the case of a stolen card as well as other helpful information.
- Carry a Travelex Cash Passport as a backup card in case something happens to your Visa Card. Secondary cards should not be kept in the same place as the primary card. If the bag or purse is stolen, the secondary card will be available for emergencies.
- Telstra Credit Union will monitor Visa Card activity while you are away.
- If any irregular activity occurs whilst you are overseas and it becomes necessary to cancel your card, we will attempt to contact you by all possible means, however if we are unsuccessful the Credit Union may be required to stop your card.
- Make sure you have good travel insurance. Talk to Telstra Credit Union about your specific needs.
- Keep Telstra Credit Union's phone number, +61 2 9928 2930, and the Card Hotline number +61 2 9959 7480 handy at all times.

If you need more information, please talk to one of our member consultants.

## With talk of rising interest rates... Consider a Fixed Rate Home Loan

There's a lot of talk around about how interest rates are likely to start moving up again. In fact the media seem pretty certain that rates are likely to increase before the year end. Which could just make this the ideal time to consider a Telstra Credit Union Fixed Rate Home Loan.

Our Fixed Rate Home Loan allows you the flexibility to fix all or part of your loan for a period of 1, 2 or 3 years.

Which means you can either choose to fix your full loan, or split your loan as part fixed and part variable. The fixed rate portion is safeguarded against rising interest rates, while the variable rate portion allows you to make extra repayments and gives you access to a redraw facility. You choose how much you want to fix and for what period you'd like it fixed.

At the end of the fixed period, you review your loan and do what is most appropriate for market conditions prevailing at that time.

The loan even has an interest only repayment option that's ideal for investors. You can choose this option for terms of 1, 2, and 3 years fixed. At the end of the interest only period you have many options, including rolling over for another fixed interest period or converting to a variable interest rate if required.

If you'd like more information or have questions, please call 02 9928 2994 to talk to one of our member consultants.

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



## MEMBER SERVICES Where to find us

Come in and enjoy our great service at any of our financial services centres.

### NSW

St Leonards  
Ground Floor, 599 Pacific Highway  
St Leonards NSW 2065  
Mon - Fri 9.00am-4.00pm

West Pennant Hills  
IBM Building, 55 Coonara Avenue  
West Pennant Hills NSW 2125  
Mon - Fri 8.30am-4.00pm

CBD  
Telstra Corporation Building  
Ground floor, 231 Elizabeth Street  
Sydney NSW 2000  
Mon - Fri 9.00am-4.30pm

### VIC

Melbourne  
Podium Level, IBM Building  
60 City Road, Southbank VIC 3006  
Mon - Fri 9.00am - 4.00pm

## Our Direct-Charge-Free ATMs keep on growing



To make sure that you always have convenient ATM cash access, we've been working hard to continue growing our direct-charge-free ATM network.

So we are pleased to be able to advise you that effective 1 September 2009, all NAB ATMs are also part of the Telstra Credit Union direct-charge-free network.

This means as a member you now enjoy one of the largest network of direct-charge-free ATMs in Australia. It includes over 1,300 rediATMs, more than 5,000 Cashcard machines, and now over 1,700 NAB ATMs. That's over 8,000 locations across Australia where you won't incur a Direct Charge fee. Please note that all of these ATMs are direct-charge-free regardless of whether they carry a rediATM logo or not.

Of course transactions at any of these machines are subject to your Member Bonus Allowance\*. To locate your nearest direct-charge-free ATM, click on rediATM & Cashcard locators on our website.

### Congratulations Isabel Bruce

Ms Isabel Bruce, member for 2 years, won \$500 in the rediATM Win it Back competition which was held earlier this year. Members who made a withdrawal at a rediATM during the campaign period had the chance to win it back.



Isabel receiving the good news from CEO, Leigh Glaser.

\* Refer to our Fees and Charges on the website for more details.



## Intech Credit Union Limited

Incorporating Telstra Credit Union

ABN 70 087 650 191

ATM: Use your Telstra Visa debit or Titanium Visa credit card at any ATM displaying the Visa sign, Australia or worldwide.

VISA / Redicard Hotline  
1800 224 004

Telephone/Telephone Teller  
02 9928 2994 (Sydney)  
1300 363 007 (Outside Sydney)

PO Box 992, Crows Nest NSW 1585

Ground Floor, 599 Pacific Highway  
St Leonards NSW 2065

T 02 9928 2994 F 02 9928 2995  
E [info@telstracu.com.au](mailto:info@telstracu.com.au)

[www.telstracu.com.au](http://www.telstracu.com.au)

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