news | SWSCU

BIG ENOUGH TO HELP, YET SMALL ENOUGH TO CARE.

September 2017

WHO WE ARE

Being a mutual organisation SWSCU is owned by its members, for the benefit of its members and the communities we serve. Unlike the banks there are no external shareholders pressuring for profit growth and this allows us to maintain a commitment to personal service and community support.

SWSCU employs locally, supports local community initiatives and all surpluses are retained in the local area.

HAVE A LOOK AT OUR NEW WEBSITE

Internet Banking has some great new features including Pending Transactions. You can now see these transactions on your account.

Online statements are available now. View your statements via Internet Banking – quick, easy and convenient – go paperless.

FRAUD TIPS – New Scam

Scammers are pretending to be from NBN to con victims out of their money and personal information.

People can protect themselves by following some tips:

- If you're ever in doubt about contact you've had from someone saying they're from NBN trying to sell you an internet or phone service, hang up the phone and call your retail service provider to check if the person calling is a fraud.
- You can only connect to the NBN network by purchasing a plan through a phone and internet service provider. To check if your home or business address is able to connect to the NBN network and see which phone and internet providers are available in your area go to the NBN website.
- Never give your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.

CGU

Did you know that SWSCU offer CGU products. We have a range of top quality cover through our arrangement with CGU Insurance. Home, Contents, Car, Boat, Landlords and Travel Insurance are available.

WHAT IS A COMPARISON RATE?

The comparison rate helps you understand what the total cost of your loan might be, taking into account known fees and charges that will apply (other than government fees, charges or duties) by building those costs into the interest rate.

To obtain the best deal, it is important to shop around and compare interest rates, fees and features before you apply for a loan. Choosing the best loan may save you money.

Loan Comparison Rates

The below are common examples only Various amounts and terms available to approved applicants. The below comparison rates are all per annum, based on MONTHLY repayments.

Effective: 2 September 2016

Loan Type	Amount	Terms	Comparison Rate
Housing Loan – Owner Occupied	$150,000	25 years	4.50%
Housing Loan – Investment	$150,000	25 years	4.65%
Housing Loan – Investment – Interest Only (Up to 5 years)	$150,000	25 years	4.65%
Personal Loan - Secured	$30,000	5 years	8.50%
Personal Loan – Secured – Car Loan Only	$30,000	5 years	6.00%
Personal Loan - Unsecured	$30,000	5 years	12.95%
Greener Futures Loans	$30,000	5 years	9.99%

LOAN REDRAW

- No fee redraw facility is available on Home Loans.
- Simply redraw through Internet Banking or call in and see one of our friendly staff.

*** This is based on 6.00% Comparison Rate on $30,000 over 5 years. 6.00% Comparison Rate represents a 2.50% discount to the standard variable rate. Terms and conditions apply.**

ABN 80 087 650 673 AFS and Australian Credit Licence No. 240712.

Branches Operating Hours

9-5pm | 9-12noon Saturdays (Young Only)

South West Slopes Credit Union Ltd

ABN 80 087 650 673
AFSL/Australian Credit Licence 240712

Your local branch (check our website for your closest branch details)

www.swscu.com.au
02 6384 1111
PO Box 84 YOUNG NSW 2594
02 6384 1121

SWSCU
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When considering any South West Slopes Credit Union financial product or service mentioned in this newsletter you should obtain the relevant Product Disclosure Statement, Product Information Brochure, Terms and Conditions, and Fees & Charges Brochure which are available from any South West Slopes Credit Union Branch. Normal lending criteria applies to loans.