# redi to WIN \$5,000?

For your chance to win \$5,000 weekly, simply make an eligible withdrawal\* at any rediATM, keep your rediATM receipt and enter your details at at **rediATM.com.au/win** 



### Press Credit or Savings?



# If you have a CWCUV isa Debit Card, you're enjoying a card that boasts convenience and worldwide accessibility.

But did you know that your card also comes with other great benefits, including the ability to purchase online or over the phone.

VISA Debit Cards allow you to draw funds directly from your transaction account so there are no additional costs or fees from CWCU when you make a purchase and press "Credit".

Pressing "Credit" means you get enhanced protection and fraud monitoring.

# If you're unsure when you should be pressing 'Credit' or 'Savings', here are our suggestions for using your Visa Debit Card.

Press Credit
Press Credit
Press Credit
Press Credit
Press Savings



Central West Credit Union Proudly local - just like you

## Important notice to Members

Transfers to accounts at other financial institutions are processed using the BSB and account number only. Account name is used for reference purposes only.

Please ensure that the BSB and account numbers are correct. The details you provide are not checked prior to payment and any error could result in loss of your funds if they cannot be retrieved from an unintended recipient.

# Here are some "Do Nots" when advising a financial institution of your account details:

- Do not include the 'S' type of the account you want credited or debited
- Do not use the number on the bottom of your cheque book
- Try to avoid using your Visa Card number for direct debits (unless there is no other payment option)

From November 1st, any invalid direct debit and credits received will be returned to the remitter.

#### Beware of Carbon Tax repeal scams!

SCAMwatch is warning consumers and businesses to be aware of scammers looking to take advantage of the Carbon Tax repeal to steal your money.



Scammers may take advantage of dollar figures being quoted in the press about how much consumers may save from changes in the price of goods following the Carbon Tax repeal. Scammers may call or email consumers and small businesses with false claims that they are entitled to the money upfront.

Scammers often use major government programs or announcements like the Carbon Tax repeal to trick people into handing over their money or personal banking details. Scammers pretend to be from a government department or agency - or from a business such as an energy provider - to sound legitimate. They may spin a range of stories to make their offer sound real, such as claiming that there is money due because of a tax refund, tax concession, one-off payment, discount, refund or even a bonus.

Scammers typically ask for money to be sent via wire transfer as it's nearly impossible to recover money sent this way. They may also ask for people's financial and other personal details to access their money and commit identity theft.

Be on guard. If you are approached in this way, hang up - the person at the other end may be a scammer. The best approach is to call them back on a phone number you find independently.

Learn more about current scams. Go to www.scamwatch.gov.au

Parkes 269 Clarinda Street 🖀 6862 2788 • Forbes 87 Rankin Street 🖀 6852 3571 • Cowra 91 Kendal Street 🕿 6342 4142 www.cwcu.com.au

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## If you've had your home loan for more than 5 years, chances are that your circumstances and lifestyle will have changed.

If this sounds like you, grab a note book, a coffee and take the time to look at your current and future circumstances - such as a baby on the way, kids moving out, redundancy or retirement.

These lifestyle changes will help you create a 'wish list' for your home loan. Items like 'more flexibility' or 'more certainty' will help determine the features and benefits you're looking for.

Locate your current home loan contract or ask your financial institution for another copy.

## You'll also need to find your most recent statement and look at things such as:

- The interest rate you're currently paying
- Type of loan fixed or variable, interest only, split rate loan
- Fees and charges such as annual fees, redraw fees or early repayment fees, etc.
- Whether you have features such as an offset account, redraw facility or any restrictions?

After this, record the details of your loan and then list any changes you'd like for your new home loan.

#### What's a comparison rate?

The comparison rate is a tool that you can use to help identify the true cost of the loan. It takes into account the interest rate, as well as upfront and ongoing fees and charges relating to the loan. Low fees can really make the difference to your home loan.

#### Choosing the right home loan - we can help!

With so many loan types to choose from, it's no wonder people get confused. Central West Credit Union has a variety of home loan products to suit different needs and the professional staff to assist with all your questions.

Call your local branch today and make an appointment with a member of our friendly lending team.

Proud to be part of the Shows



Central West Credit Union staff have once again survived the Show season. Following tradition, the Credit Union sponsored the popular 'Animal Nursery' at both the Parkes and Forbes Shows. Much to the children's delight, staff handed out balloons and lollipops while the young ones checked out all the animals.

#### Meet the 'Pocket Rocket' Winners



Congratulations to the winners in our draw for an iTunes gift card. They were Jacob Chambers of Parkes and Maddison Nunn of Forbes. If you would like to open a 'Pocket Rocket' savings account for your child, call into your local branch - it is never to early to set up good savings habits.

#### ANNUAL GENERAL MEETING

The 48th Annual General Meeting of Central West Credit Union Ltd will be held at 7.00pm on Tuesday 11th November 2014 at the Credit Union's Head Office at 269 Clarinda Street Parkes A detailed AGM Notice is enclosed