



A 12 month introductory Home Loan rate.

*To keep you ahead
of the game!*

6.09% pa¹
Interest Rate

6.11% pa²
Comparison Rate

That's an unbelievable
1.25% pa below our
standard variable rate for
the first 12 months.

You can choose to kick start your home loan even
more by making extra repayments, or just enjoy
the lower interest rate. Whichever best suits your
circumstances.

There are no limits on extra repayments you can
make, we even have Redraw so you can access
your extra repayments if and when you need to
(conditions apply).

At the end of the 12 month period, the interest
rate reverts to our Minimiser Home Loan rate,
currently 6.84% pa (6.86% pa comparison rate).

**Talk to us about this
great home loan option.**

1 This is a special offer 12 month introductory Home Loan rate. At the end of the 12 month period the rate on the loan reverts to the prevailing Minimiser Home Loan rate at the time, currently 6.84% pa. Terms and conditions, fees and charges and approval conditions apply. Rate correct as at 1 July 2010, subject to change.

2 Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. These rates are for secured loans only. This Comparison rate applies only to the example or examples given. Different amounts and terms will result in different Comparison rates. Costs such as redraw or early repayment fees, are not included in the Comparison rate but may influence the cost of the loan.

Home Loan rates keep on rising.

Take a look at our Fixed rates!

As Home Loans have seen a series of recent increases without a sign of relief on the horizon, now could be the best time to fix the rate on all or part of your home loan.

You'll know exactly how much you need to pay each month to help you budget, and at the same time you could protect yourself from future interest rate rises as well.

You can fix your full loan amount or split your loan as part fixed and part variable. The Fixed Rate Home Loan locks the rate in for 3 years. At the end of this fixed rate period, the interest rate reverts to the Standard Variable Rate, or you can fix it for a further period.

Our Fixed Rate Home Loan has **no monthly account keeping fees, no annual fees, and no restrictions on extra or lump sum payments.** There's also a **redraw facility** (conditions apply) so you can access your advance payments if you need to.

Contact us to find out more.

* Terms and conditions, fees and charges and approval conditions apply. Rate correct as at 1 July 2010, subject to change. + Comparison rate based on a mortgage secured loan of \$150,000 over 25 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. Refer to Comparison Rate Schedule available at www.mwcu.com.au for the current rate.

A very competitive

7.44% pa*
Interest Rate

7.46% pa+
Comparison Rate

Warringah Mall now has Full Cash Facilities

Our Warringah Mall branch now has cash withdrawal and deposit facilities, making it a full service outlet. The branch uses the latest cash dispensing technologies, so that all your transactions are updated on our system in real time.

The friendly staff can also help you with all your loans and insurances, so drop in and talk to them about your needs. In case you need cash outside hours, the Mall branch also has a rediATM at the front. There is no direct charge fee chargeable when you use your Credit Union cards however, ATM transactions at rediATM's are subject to transaction fees and charges.



Credit Union and
Building Society group



It all comes back to you

Manly Warringah Credit Union members are part of the 4.5 million Australians who belong to a credit union or building society. That's 28% of Australians according to a survey done in March.

Our members have access to a full service banking organisation offering a range of products to match any bank.

Being Authorised Deposit-taking Institutions (ADIs) means that all credit unions and building societies qualify for the Government guarantee on deposits.

All credit unions, building societies and banks sit in the same strict regulatory environment.

However, where they differ is that credit unions and building societies are mutuals, meaning they put their members first. Credit

unions and mutual building societies exist for their members: being mutual organisations, they are fully owned by their members.

The mutual structure means that credit unions and building societies are not publicly-listed companies and so, unlike banks, don't have the pressure to maximise profits to pay external shareholders. Instead, they put their profits back into better rates, fairer fees, responsible lending and outstanding customer service.

Or, to put it differently ... It all comes back to you

Change to VISA Debit Card use at Woolworths' Stores

Retail giant Woolworths recently changed the way Visa Debit Cards operate in their group of stores. Since 15th April, customers using Visa Debit Cards to pay for goods at Woolworths' checkout machines have not been able to use the Credit <Cr> option.

Your Visa Debit Card can still be used at Woolworths' stores by using the Savings <Sav> or Cheque <Chq> options at the checkout.

This change ultimately means that at Woolworths' stores the VISA Debit Card will work only over the EFTPOS network rather than through the Visa/MasterCard networks.

Please note that there is no problem with your Visa Debit card, it is still fully functional. At stores other than those owned by Woolworths your Visa Debit Card will work as normal when you press <Cr>, <Chq> or <Sav>.

The Woolworths group stores affected by this change include BIG W, Woolworths Supermarkets, Safeway Supermarkets, Woolworths Liquor, Safeway Liquor, BWS, Dan Murphy's, Dick Smith, Tandy, Woolworths Petrol, Safeway Petrol, Caltex Woolworths petrol outlets, Thomas Dux and ALH.

NetTeller Internet Banking is now updated



If you'd like more information on the new NetTeller, please call us.

We recently updated our NetTeller Internet Banking to give it a cleaner, more modern look and feel.

It has a vastly improved interface to give you a better user experience. Under the hood, the new version offers upgraded and improved security.

If you are already a regular user, you would have noticed a big difference. If you are not a user, please consider registering to use it, as NetTeller offers real convenience 24/7 from anywhere that you have internet access.

NetTeller offers a range of convenient services, including checking your account balances; transferring funds between your own and other accounts both internal and external; the ability to set up and modify periodical payments, plus a whole lot more.

Plenty of direct charge free ATMs

As a Manly Warringah Credit Union member you can enjoy direct charge free transactions at all rediATMs and all NAB machines.

This includes over 1,300 rediATMs and over 1,700 NAB ATMs. That's over 3,000 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.

ATM transactions at any of these machines are subject to any transaction fees and charges.



Meet David Clulow, our new CEO

Manly Warringah Credit Union is pleased to advise that David Clulow took over as Chief Executive Officer of the Credit Union in January.

David has wide experience in banking and credit unions with his most recent prior appointment being with Credit Union Australia as Head of Retail Banking. Additionally he has experience in retail banking, spending time with St George and Commonwealth Bank in senior management positions.

David has been introducing a service proposition that will completely differentiate the Credit Union from traditional banking organisations.

"I'd like to see us out local the big banks while providing a full range of competitive products. We will deliver needs based member solutions that will ensure our members are offered.

"This, when combined with our new service proposition to put every person we deal with in a better financial position, will leave every member delighted with the experience that is Manly Warringah Credit Union."

Results of David's initiatives can already be seen, with our new Introductory Home Loan Rate, and the introduction of cash facilities at the Warringah Mall branch (both elsewhere in this issue) being just two examples.



Staff changes to serve you better!



Carlos Ferreira

Mobile Lender

Carlos Ferreira has joined Manly Warringah Credit Union as our Mobile Lender. Carlos is available to visit your home or work to talk about your loan requirements, or to sign documentation for your new loan.

Kim Lowe

Business Centre Development Manager

Kim, a long time Manly Warringah Credit Union member of staff has been moved to Warringah Mall. Kim's new role is to oversee Branch Management while identifying and developing new business opportunities in the Mall.



To contact either Kim or Carlos, please call 1300 13 1964.

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