



**Customer  
Owned  
Banking**

# CMCU News Central

January 2015

## Board

John Gorman - Chairperson  
Michael O'Dwyer - Vice  
Chairperson  
Michael Forster-Knight  
Julie Guest  
Linda Douglas  
Faith McCallum  
Marilyn Schultz  
Stephen Cusack

## Executive

John Pattison - CEO  
Julie Barnes - Finance &  
Compliance  
Sally Eales - Operations &  
Loans Manager

## Locations

58 Belmore St, Yarrowonga  
Ph. (03) 5744 3713  
Fax (03) 5744 1926  
Email [info@cmcu.com.au](mailto:info@cmcu.com.au)

73 Punt Rd, Cobram  
Ph. (03) 5871 2188  
Fax (03) 5871 2953  
Email [cobram@cmcu.com.au](mailto:cobram@cmcu.com.au)

Barr St, Tungamah  
Ph. (03) 5748 5024

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

 **Telephone Banking**  
(03) 5743 1933

### Office Hours

Monday - Friday 9am to 5pm  
(Tungamah Thursdays 10 - 12  
noon)

**BSB 803188**



[http://www.facebook.com/  
centralmurraycreditunion](http://www.facebook.com/centralmurraycreditunion)

Merry Christmas and a Happy New Year to all of our Customers. Best wishes for 2015.  
Staff and Board of Directors at CMCU



# Allianz





Central  
Murray

CREDIT UNION LIMITED

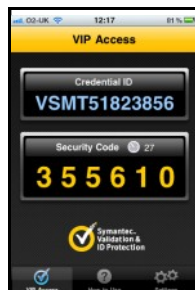
## ALLIANZ INSURANCE PRODUCTS NOW AVAILABLE!!!

The Credit Union has entered into an agreement with one of Australia's leading Insurance companies to provide competitive insurance products. Allianz Insurance has a wide range of Insurance products available. Anyone can obtain a no obligation insurance quote. Fortnightly, Monthly and Annual payments for your insurance coverage are available and can be directly deducted from your account wherever you bank. Contact one of our branches in Yarrowonga or Cobram for further details.

Available Insurance cover with Product Disclosure Statements (PDS) include;

- |                           |                 |                       |
|---------------------------|-----------------|-----------------------|
| • PRESTIGE HOME INSURANCE | • CONTENTS      | • LIABILITY           |
| • CLASSIC HOME INSURANCE  | • LANDLORDS     | • CARAVAN AND TRALIER |
| • VITAL HOME INSURANCE    | • MOTOR VEHICLE | • MOTORCYCLE          |
| • SMALL BUSINESS          | • COMMERCIAL    | • BOAT (MARINE)       |
|                           |                 | • TRAVEL              |

**OPTIONAL FLOOD COVER AVAILABLE ON ALL QUOTES**



# NO MORE TOKENS FOR INTERNET BANKING

**GENERATE YOUR ONE TIME PASSWORD ON YOUR SMARTPHONE**

**Call into one of our branches and set up today!**

## The importance of Travel Insurance.

We constantly hear alarming news reports about travellers that travel domestically or internationally without any form of travel insurance.

Things do go wrong when you travel at times, whether it be lost luggage, cancellation fees or medical emergencies, and if you have no travel insurance or are under insured your travel plans could be extremely costly. The Credit Union, through its arrangements with Allianz Insurance, is able to provide Travel Insurance that covers your specific requirements with Global Assistance.

All Credit Union customers are able to obtain a no obligation quote via our web page - [www.cmcu.com.au](http://www.cmcu.com.au) or contact one of our offices for personal assistance.

## Travel Insurance

- ✓ No excess\*
- ✓ Domestic and international travel
- ✓ Unlimited cover for cancellation and medical expenses
- ✓ 24 hour medical help team



## Are you retirement ready?

1. How much do you really need to live **comfortably**?
2. Does your **investment strategy** match your plans?
3. Are you making the most of your **super**?
4. Have you considered **transitioning to retirement**?
5. **Seek advice** from our Bridges representative.



**John Foster who visits our Cobram Branch monthly**

**Cathy Crase who visits our Yarrowonga Branch monthly**



## Community Donations

The Credit Union continues to support local Clubs and Associations that utilise our banking services within our communities. We have also been proactive in donating to our local schools for their end of year presentations. During the months of November/December 2014, an amount of \$5400.00 was distributed to St Joseph's College, Cobram Secondary College, Cobram Primary School, Sacred Heart College, Mulwala Public School and Yarrowonga Secondary College. The Credit Union also Sponsored the Tungamah 10000, The Tungamah Bowls Club and Cobram Harness Racing Club, as pictured below.

## BUSINESS CUSTOMERS



### BPAY PAYER

Is available to all business account holders through the Credit Union, it may be time to consider upgrading your accounts payment method. BPAY Payer provides your business great opportunities to modernise and enhance your bill payments system. Benefits include fast payments, no dishonours, cleared funds, and convenience for your customers with payments 24/7 via phone or internet banking. BPAY Payer is supported by more than 13,000 billers across Australia, as well as all major Australian Financial Institutions.

If you would like to find out more about the prospects of BPAY Payer being a benefit to your business call Sally Eales at our Yarrowonga office.



If your Visa or Redicard has been lost or stolen phone this hotline  
**1800 648 027**



Contact Us:- **Registered Office** 58 Belmore Street, Yarrowonga, VIC, 3730 **Ph.** (03) 5744 3713,  
**Fax:** (03) 5744 1926 **E-mail:** [info@cmcu.com.au](mailto:info@cmcu.com.au) | **Cobram Branch:** 73 Punt Road, Cobram, VIC, 3644  
**Ph.** (03) 5871 2188, **Fax:** (03) 5871 2953 **Email:** [cobram@cmcu.com.au](mailto:cobram@cmcu.com.au) |  
**Tungamah Branch** Barr Street, Tungamah, VIC, 3728 **Ph.:** (03) 5748 5024,  
**Website:** [www.cmcu.com.au](http://www.cmcu.com.au)

**Central Murray Telephone Banking:** (03) 5743 1933  
**BSB:** 803 188 **ABN:** 69 087 651 812 **AFSL** number 239446

