

**Customer
Owned
Banking**

CMCU News Central

March 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

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

Barr St, Tungamah
Ph. (03) 5748 5024

 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>

NEW ATM FOR MULWALA

The CMCU now has 2 external ATM's in Mulwala to service our growing number of customers as well as the general public. The new addition to our ATM fleet is located at the Mulwala Bakery. Owners Dean Holgate and Lauren Cummins are delighted with the new install and are confident that both the Bakery and the CMCU will gain significant benefit as the Mulwala shopping precinct continues to grow.

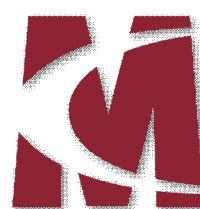
As well as this new addition, CMCU customers benefit with having over 3,000 RediATM's at their disposal throughout Australia. In a joint initiative, The Credit Union Association (Cuscal) and NAB entered into an agreement to create one of the largest ATM networks in Australia. All NAB and Credit Union ATM's on the network that are branded with the RediATM logo will see both CMCU customers and NAB customers free of direct charging on any ATM transaction.

As CMCU customers, whether you are in other regional areas or capital cities accessibility to your finances will be more readily available. To find your nearest RediATM go to www.rediatm.com.au or download the CMCU mobile app from iTunes or google play.

Pictured—Jess O'Bryan and Lauren Cummins



Allianz 



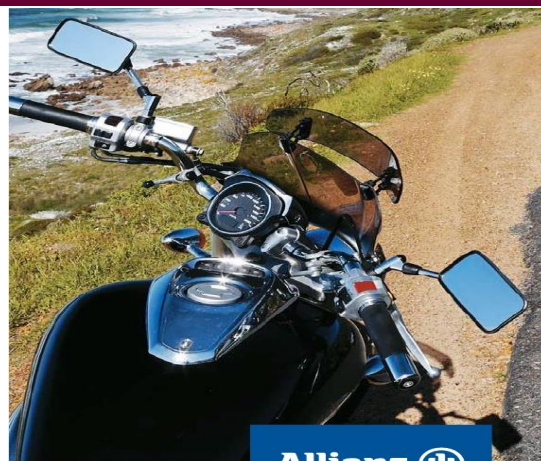
**Central
Murray**
CREDIT UNION LIMITED

ALLIANZ MOTORCYCLE INSURANCE NOW AVAILABLE!!!

The CMCU are excited to now add Motorcycle Insurance to our growing list of Allianz Insurance Products. Allianz offers Comprehensive or Third Party Motorcycle Insurance options with a great range of inclusions and benefits for customers.

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.



Allianz 

E STATEMENTS ARE HERE !

You can now register to receive your Statements via Internet Banking.

No more paper Statements.....

Contact our branch to find out how.

CREDIT CARD BLUES—HOW CAN WE HELP

The Christmas Holiday season has come and gone. Unfortunately for some the cost may remain for some time. We have a tendency to overspend, especially at the festive time of year, so we need to fast track a recovery program. The CMCU may be able to assist in formulating strategies to assist the recovery process. Contact either the Yarrowonga or Cobram offices if you need any assistance. Whether it be for budgeting or debt consolidation, the CMCU is here to assist its customers.



Debt Consolidation 8.75% Comparison Rate 9.11%



For Applications received from the 1st April 2015 to 31st May 2015

Disclaimer—Normal approval criteria apply. Interest rates are correct as of 1/4/15 may vary due to loan purpose, amount and subject to change. Conditions, fees and charges apply. Comparison Rate calculated on an unsecured loan of \$20,000 over 5 years. A comparison rate schedule is available at all branches. WARNING: This comparison rate applies only to the example given; different terms, fees or other amounts will result in different comparison rate. Costs such as redraw fees or early repayment fees, and costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Central Murray Credit Union Limited ABN 69 087 651 812 Australian Credit Licence 239446

SPONSORSHIPS

We have a strong association with local sporting clubs and events within the district. At the recent "Sports Star" Awards Night for the Cobram/Barooga district, held at the Barooga Sports Club on the 26th of February, the CMCU sponsored one of the major categories of the evening. The "Sports Team of the Year" Award was taken out by the Cobram Soccer Club Senior Women's Team. As well as the winners trophy, a CMCU Cheque for \$250.00 was also presented to the team. Pictured Left: Representatives from the Senior Women's' Team with CMCU Directors Julie Guest, and Steven Cusack at the presentation.



2015 SPLASH N DASH

Since its inception, the CMCU has been a proud sponsor of the annual "SPLASH N DASH" event held in Yarrowonga/Mulwala. This year we went one better and entered our own team, the CMCU Spitfires. The Ladies team performed extremely well, and look forward to competing next year. Team Captain Jess O'Bryan is confident that a top three finish is within our reach next year, "we won the corporate challenge, anything is possible".

Pictured Left: Team Members Courtney Seccull, Jade Barany, Sam Mongan, Steph Cashman, Sonia Sampson, Bec Gamble, Sally Eales and Team Captain Jess O'bryan



CHRISTMAS CLUB ACCOUNTS



800,000 reasons to have a Christmas Club Account.

Whether for Christmas presents, or a well-deserved holiday, CMCU customers that operated a Christmas Club Account last year were able to save over \$800,000. Regular deposits into your Christmas Club (weekly, fortnightly or even monthly) certainly do add up when it comes to the festive and holiday season.

It may be time for you to plan ahead for this coming Christmas and holiday season. Simply open a Christmas Club Account with the CMCU! Remember—every little bit put away grows into a larger amount when most needed.



If your Visa or Redicard has been lost or stolen
phone this hotline
1800 648 027
Overseas **+61 282 999 10**



Contact Us:- **Registered Office** 58 Belmore Street, Yarrowonga, VIC, 3730 **Ph.** (03) 5744 3713,
Fax: (03) 5744 1926 **E-mail:** 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 |
Tungamah Branch Barr Street, Tungamah, VIC, 3728 **Ph.:** (03) 5748 5024,
Website: www.cmcu.com.au



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

