



reach.

DITCH DECEMBER DEBT!

The Christmas dust has settled, the tinsel is packed away, it is time to tackle your post Christmas credit card debt. Transport Mutual is here to help you **Ditch your December Debt** with a Credit Card Crusher loan.

With a low competitive interest rate of **9.99% p.a.** (~~Comparison rate 10.24% p.a.*~~)

LIMITED OFFER – Interest rate of 7.99% p.a. (Comparison rate 8.26% p.a.*)

Apply today at transportmutual.com.au
and enjoy a fresh start to the New Year.



transport
mutual
credit union®

*Terms, conditions, fees, charges and lending criteria may apply and are available upon application. Current as at 15/1/2019. Offer is subject to change. **The comparison rate is based on a loan of \$30,000 over 5 year term. 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.

from the CEO's desk...



Driving towards a sustainable future.

In recent times we have seen the first few baby steps taken towards a sustainable motoring industry. Early participants such as Toyota and Tesla demonstrated that hybrid and fully electric vehicles could command a small market niche with exciting potential for expansion. In the years since, electric vehicles (EV's) have become decidedly more mainstream, with the arrival of the Nissan Leaf and the recently released Hyundai Ioniq leading the way as a range of other manufacturers commit to supporting the sector with models of their own including hybrids, plug-in hybrids and fully electric offerings coming to market. At the same time, new networks of roadside charging stations are being rolled out by private firms and motoring organisations extending the reach of EV's ever further.

While this has been underway the climate change debate has driven political and social momentum towards support for the transition from non-renewable to renewable energy options. Couple that with rising power costs, concerns over local pollution and the growth of sustainable power alternatives such as solar capture and battery storage and you have a real appetite building for a new look at energy that is closely linked to how we each move from point A to point B.

At Transport Mutual we have decided to commit to playing our part in this transition by releasing a number of products aimed at supporting the growth in **electric vehicles** and related **sustainable energy**.

We call the initiative **GoGreen**, and it includes both lending and investing options. The **GoGreen Loan** is a secured personal loan for any combination of electric or hybrid vehicle, solar panels or battery storage. The interest rate on the **GoGreen Loan** will be heavily discounted to show TMCU's commitment to this endeavour. And for those who are not borrowers but would like to support the move towards sustainability in their investment decisions, the GoGreen Deposit will allow you to invest in a government-guaranteed fixed term deposit which will then be reinvested by TMCU in funding the GoGreen Loan. In effect, your investment will earn you competitive interest and be dedicated solely to the support of the GoGreen lending initiative.

We are very excited to roll out the GoGreen and welcome your interest and support. The GoGreen will go live on 1st March 2019 and you can stay up to date on developments by visiting transportmutual.com.au/GoGreen or by checking out our facebook page at [facebook.com/TransportMutual](https://www.facebook.com/TransportMutual). We look forward to the journey with you.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'John Kavalieros'. The signature is fluid and cursive, written over a light green background.

John Kavalieros / CEO
Transport Mutual Credit Union



Important Changes

Cash withdrawals from rediATM's

Transport Mutual Members now have access to a large network of approximately 10,000 ATMs nationwide **without any direct charge fees**. These include the Commonwealth Bank, NAB, Westpac and the ANZ, and a number of second tier banks such as St George, Bank of Melbourne and Suncorp Bank. As more Members have become aware of these changes, the number of withdrawals from rediATM's has continued to decline. As a result, the original benefit of being part of the fee-free rediATM network has effectively disappeared, so we have decided to exit from the rediATM network effective 31st March 2019. After that date, any cash withdrawal by Members from a rediATM may incur a direct charge fee from the operator of the rediATM network. Please note that rediATM's will notify you of any direct charge prior to the transaction, so you can choose to cancel and use a direct charge fee-free ATM instead should you prefer.

We encourage Members to continue to use the ATMs of the banks listed above to avoid unnecessary direct charge fees after 31st March 2019. For an up to date list of the providers of direct charge fee-free ATM's please visit transportmutual.com.au or call the Credit Union on 02 8202 8555 during business hours.



'tis the season for saving!

New Year means new beginnings – a time to make a fresh start. At TMCU, we're all about helping our Members improve their financial future.

We believe that good financial management should include an element of saving, so rather than leave your extra cash lying around, why not set up a dedicated savings account and watch your savings grow.



Contact the friendly team at Transport Mutual and watch your savings grow. A small amount each pay goes a long way.



\$20K YOURS FOR
\$97.76
per week

9.99%^{P.A.}
interest rate

10.24%^{P.A.}
comparison rate^{**}

A Personal Loan *that fits just right!*

Treat yourself to something special for only \$97.76 per week*

Based on a \$20,000 variable rate loan over 5 years.

Apply online @transportmutual.com.au
Use Promo Code **SUMMERSALE** for discounted loan interest rate.

** Comparison rate calculated on unsecured loan amount of \$30,000 over a term of 5 years. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as loan redraw fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Bank@Post™

Access your account in 4,400 locations Australia wide

All you need to do is pop in to any Australia Post office and swipe your card to open up a world of convenient banking wherever you are.

With Bank@Post service you can:

- Make cash deposits and withdrawals;
- Deposit cheques into your Transport Mutual account

Think of it as your own local branch of Transport Mutual Credit Union.

Try Bank@Post today, and remember, the first 4 Bank@Post transactions each and every month are absolutely FREE.



Reach out to us

@TransportMutual



Ground Floor 410 Elizabeth Street Surry Hills NSW 2010
Postal address: P.O. Box 130 Strawberry Hills NSW 2012
Phone: 02 8202 8555 Fax: 02 8202 8566
Office Hours are 8am – 4pm [Mon, Wed, Thu, Fri] 9am – 4pm [Tue]

Lost or stolen cards: 1800 648 027 (24 hours 7 days a week)
www.transportmutual.com.au members@transportmutual.com.au
AFSL / Australian Credit License 240718
ABN 78 087 650 600 BSB 802 847