



# reach.

## End of Financial YEAH!!!

Is it time to upgrade your car? With so many end of year runout deals available, why not talk to Transport Mutual about our low interest rate new car loan\* starting from **6.54%p.a. (6.82%p.a. comparison rate\*\*).**

### Benefits include:

- ✓ Pre-approval of your loan before you search
- ✓ Free car buying service for Members
- ✓ Flexible repayment terms (up to 7 years)
- ✓ Early repayment without penalty
- ✓ Free redraw for advance payments

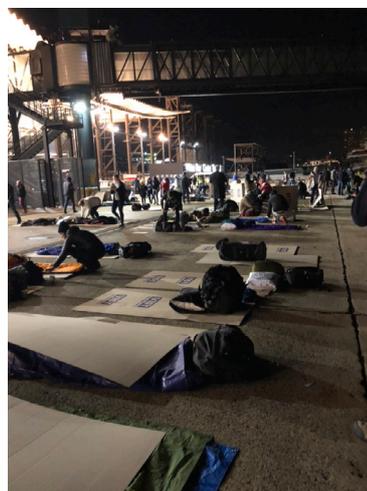
Apply online at [transportmutual.com.au](http://transportmutual.com.au)



transport  
mutual  
credit union®

\*Terms, conditions, fees, charges and lending criteria may apply and are available upon application. Rate current as at 01/07/2018. Offer is subject to change. \*\*The comparison rate is based on a secured 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...



In late June, I was privileged to once again take part in the Vinnies CEO Sleepout. Another inspirational evening of raising awareness, as well as much needed funds for the homeless thanks to the generosity of our Members. We slept on concrete and cardboard, on a wharf on Sydney Harbour and while the views might have been breathtaking, so was the cold. It was a short and sharp taste of what it would be like to have nowhere to go in the dead of night. We listened to some very moving speeches by people who had been homeless until they found the support they needed in Vinnies. The thing that struck me most was that it could be any of us. Homelessness isn't a lifestyle choice. It is the result of other events, often unfortunate and occasionally, tragic. Many of the people impacted used to be just like you and me. That is a sobering realisation.

**For those who gave generously, I thank you.** For everyone else, there's still time to help us out. Winter has a long way to go. Please visit [ceosleepout.org.au](http://ceosleepout.org.au), you can search for my profile there if you wish, and give whatever you can to help Vinnies assist people truly in need. Thanks.

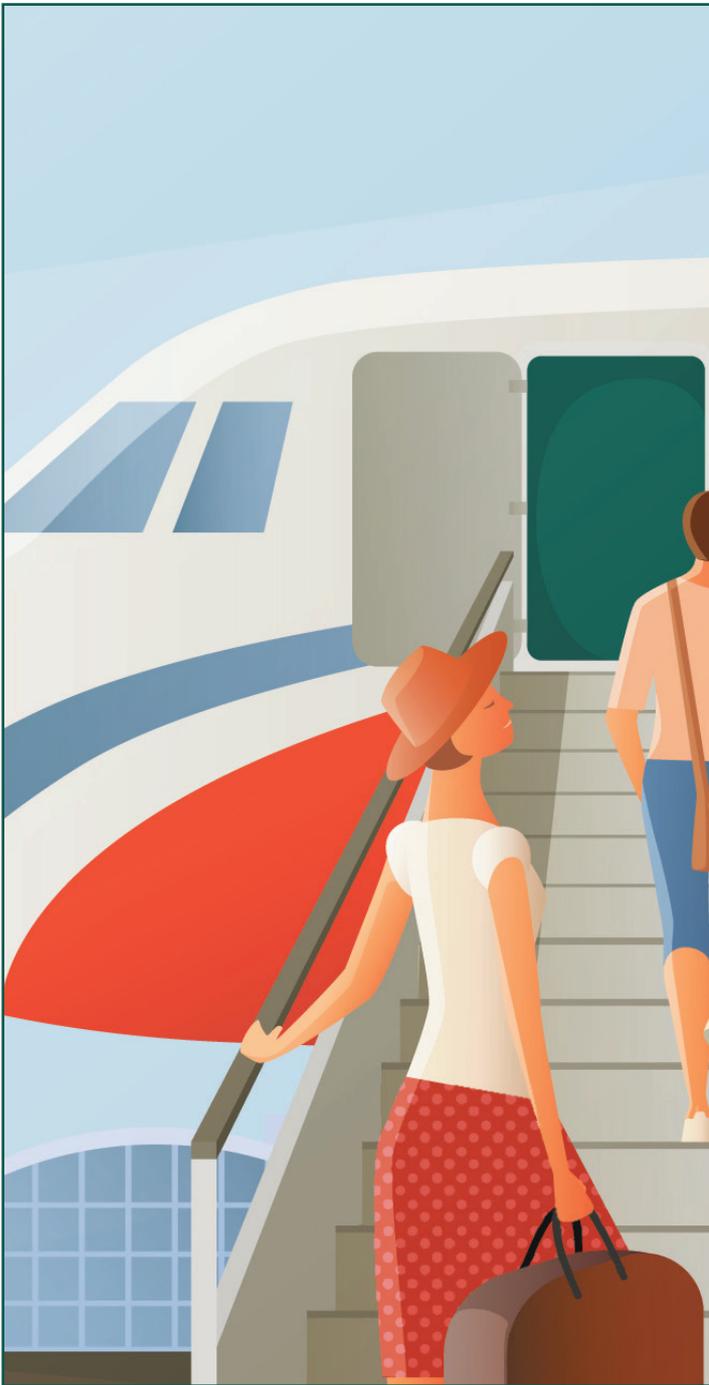
I would like to give Members a heads-up on our financial results for 2018. Whilst the numbers are still being finalised at the time of writing, it is evident that we will return a record year of lending to June 30th 2018. Added to this great result was growth in deposits, membership and net profit. All in all, a satisfactory year of providing financial services to our Members.

After the success of the 2017 Annual General Meeting we are looking forward to holding the 2018 AGM, once again at our head office in Surry Hills. If you haven't attended an AGM at the Credit Union, it's an opportunity to ask questions about how your organisation is being governed and managed. It is also a great social opportunity and a chance to reconnect with old friends. I hope to see you there in November.

Yours faithfully,

**John Kavalieros / CEO**  
Transport Mutual Credit Union

**Donations are still open – go to [ceosleepout.org.au](http://ceosleepout.org.au) and click on donate.**



## FINAL BOARDING CALL!

### Holiday checklist:

Australians are among the world's greatest travellers. In April 2018 923,000 Aussies returned from short-term trips overseas! Before you jet off to sunnier climes, it pays to remember the following:

- ✓ Check your Credit Union Visa Card for expiry date and arrange a renewal card if necessary.
- ✓ Take a prepaid Cash Passport card, plus a small amount of foreign currency. We can order your Cash Passport for you ahead of time!
- ✓ Notify the Credit Union of your destination and travel dates, so we know your purchases overseas are legit.
- ✓ Take out a comprehensive travel insurance policy for the duration of your trip.
- ✓ Register your movements with [SmartTraveller.gov.au](http://SmartTraveller.gov.au)
- ✓ Redirect your mail or ask a neighbour to clear your mailbox each day you're gone.

**Transport Mutual can help you with your financial needs while you travel. We also offer fast approval for travel loans. Call our friendly team today.**



## GOING GREEN

**Just a quick heads up – we are busy developing a new product line supporting sustainable initiatives.**

Soon Members will be able to borrow at discounted rates for Green products like solar power and battery storage, and also you will be able to invest in high interest term deposits which will only be used to fund sustainable products such as electric or hybrid vehicles.

This is a major pillar of our strategic plan and we are very excited about the GoGreen program. To be among the first to learn more, make sure to follow us on Facebook @TransportMutual



### Christmas Club Account

With less than 6 months to Christmas it's not too late to start a regular savings deduction from your pay into to your TMCU Christmas Club account.

Even the smallest regular savings amount can be a big help at Christmas.

For example if you saved \$50 per fortnight from now until Christmas, you will have a helpful \$600 to help out with those expenses over the festive season.

So start saving today!

**To set up a Christmas Club account please contact our friendly staff on (02) 8202 8555.**

## Insurance requirements for Secured Loans

Members who have a secured car or home loan with us are required to keep the assets insured at all times. So whether it's a vehicle or a property, please ensure you take out a policy that gives you adequate cover and make sure that TMCU is noted on the policy.

As a guide, you should be insured for the current replacement amount for your building or vehicle – and since these things change over time, it's important to keep your policy up to date.

You will receive a reminder from Transport Mutual to send a copy of your current policy or Certificate of Currency each year you have a current secured loan.

If you're not sure what kind of insurance you need, we're happy to help you out.

**Please call us on 8202 8555 and we'll talk you through what's required to ensure you stay protected.**

Bank@Post™

### Access your TMCU savings account at 3,200 locations nationwide

Broome, Brewarrina, Booligal, Backaburke... it's a big country out there...

With **Bank@Post** accessing your account is easy. Just drop in to any Australia Post office and swipe your card, to open up a world of convenient banking wherever you are. Make cash deposits and withdrawals, even deposit cheques into your Transport Mutual account via **Bank@Post**.

Think of it as your own local branch of the Transport Mutual Credit Union. Try **Bank@Post** today, and remember, the first 4 **Bank@Post** transactions each and every month are absolutely FREE.



## Advance Notice of 2018 AGM

Mark your calendars, the 54th Annual General Meeting of Transport Mutual Credit Union Limited (ABN 78 087 650 600) will be held at 6:00pm on Friday 23rd November 2018, at Transport Mutual Credit Union – Ground Floor, 410 Elizabeth Street Surry Hills NSW. Full details will be sent to Members who have opted in to receive notices, and published on the Transport Mutual website in September 2018.

## Call for Nominations – Director on the Board

Any Member who wishes to nominate for the position of Director on the Board is required to complete a nomination form, contained within the nomination pack which can be obtained from the Secretary of the Credit Union by calling (02) 8202 8555. Members wishing to nominate for the position of Director must be nominated by 2 Members, and be eligible under the Credit Union's Constitution, the Corporations Act 2001 and the Fit and Proper Prudential Standards for Directors of the Credit Union.

Completed nomination forms should then be forwarded to:

### The Returning Officer

C/- Transport Mutual Credit Union Limited

P.O. Box 130

Strawberry Hills NSW 2012

Nominations close at 4pm, Friday 31st August 2018