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SOUTHERN CROSS CREDIT UNION LTD

OUR "NEW-LOOK" LOGO AND ADS CAN NOW BE SEEN IN THE LOCAL PRESS AND ON TV!

ALSO CHECK THE BACK PAGE FOR EXCITING NEWS ABOUT OUR ONLINE STATEMENTS



YOUR 5 STAR HOME LOAN

- ★ Discount rate
- ★ No fees on transactions
- ★ Individually tailored to your needs

5 star service for all your banking needs. Drop in and see us, get online or give us a call.

*Terms and conditions, fees and charges available on application.



SOUTHERN CROSS CREDIT UNION LTD
ABN 82 087 650 682 ACL No. 241000

www.sccu.com.au 1300 360 744



SAFE & SECURE SAVINGS & INVESTMENTS

- ★ High rate of return
- ★ Convenient access
- ★ Invest with confidence

5 star service for all your banking needs. Visit us, go online or give us a call.

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PERSONAL LOANS MADE EASY

- ★ 24 hour fast approvals
- ★ Competitive flexible repayment options

5 star service for all your banking needs. Drop in and see us, get online or give us a call.

*Terms and conditions, fees and charges available on application.



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Murwillumbah • Ballina • Casino • Lennox Head • Byron Bay
Lismore • Mullumbimby • Cabarita Beach • Centro Tweed • Tweed City

NEWSLETTER

NOVEMBER 2011

Printed on recycled paper

**HAPPY 45TH
BIRTHDAY SCCU!
CHECK OUT OUR STAFF
ENJOYING BRANCH
CELEBRATIONS ON
TUESDAY 9TH AUGUST**



**TRANSACT WITH
AMERICAN EXPRESS
FOREIGN EXCHANGE
TO EARN AN ENTRY
INTO THE DRAW**



Each eligible American Express Foreign Exchange transaction over AU\$1,000 made through Southern Cross Credit Union, gives you the chance to **WIN a travel voucher worth AU\$5,000.***

Simply transact and register any of the following **foreign exchange transactions:**

- Buy or sell foreign currency in the form of cash, travellers cheques, or load money onto an American Express GlobalTravel Card ^
- Plus every foreign currency telegraphic transfer or bank draft gives you a double entry into the draw.

* Visit www.sccu.com.au for terms and conditions of this promotion

**GOING SOMEWHERE?
DON'T FORGET THE
ESSENTIAL TRAVEL
COMPANION.**



The American Express® GlobalTravel Card is a reloadable, prepaid travel card. Available in US Dollars, Great British Pounds and Euros, the Card is packed with features and benefits including:

- Funds never expire
- No inactivity fees
- Easy to use, at both merchants and ATMs. You can even use it online.
- Accepted* at millions of locations globally, outside of Australia, where American Express® Cards are welcome
- Locked-in exchange rate at the time of purchase/reload
- Simple to manage, online or by phone
- Exclusive Cardmembers' special offers
- Emergency assistance services

American Express **GlobalTravel Card** is now available at Southern Cross Credit Union. Simply speak to any of our friendly staff members in branch to purchase yours today.

*You will not be able to use your American Express GlobalTravel Card within Australia and in certain other countries where Australian or United States sanctions apply. A Disclosure Document will be provided where American Express GlobalTravel Cards are sold and are available upon request. You should request an American Express Financial Services Guide and consider the appropriateness of American Express GlobalTravel Cards in relation to your individual requirements. American Express GlobalTravel Card is issued by American Express Travel Related Services Company, Inc. Incorporated with limited liability in New York, USA. © Registered trademark of American Express Company, American Express International, Inc. (ABN 15 000 618 208 AFSL No. 237996). Incorporated with limited liability in Delaware, USA. 12 Shelley Street, NSW Sydney 2000 (ABN 92 108 952 085). © Registered trademark of American Express Company.

YOU'VE GOT TO BE IN IT TO WIN IT!

Southern Cross Credit Union was very excited to learn that Lismore member, Thomas Standing was the lucky recipient of a **\$1000 travel voucher** courtesy of Allianz Insurance, in their Trip of a Lifetime National Campaign. All Thomas had to do was take out a new Home or Car Insurance policy during the campaign period in order to have a chance of winning this fantastic travel voucher and we look forward to hearing all about Thomas's trip!



Five other lucky members, who participated in our recent Insurance Promotion by requesting a quote from SCCU for their insurance policy, each won themselves a \$100 gift card. They were *Naphtali Abraham, Patricia Green, Rohan Lloyd, Melissa Filicetti and Mick Devine* and we certainly hope they've enjoyed spending their prize!

Pictured; Donna Cox-Manager Credit & Branches, Shane Riordan-Allianz Insurance, Thomas Standing-SCCU member, Tim Denton-Allianz Insurance, and Jenny Berger-Team Leader, Lismore branch

TUESDAY
29

The Annual General Meeting

of Southern Cross Credit Union Ltd will be held on 29th November 2011 at the Credit Union's premises, 2-4 Commercial Road, Murwillumbah commencing at 6pm. Copies of the 2010-2011 Annual report are now available on line at www.sccu.com.au

CALDERA ARTFEST

Southern Cross Credit Union has been **supporting the Caldera Art Awards** for several years now and the 2011 exhibition opened at the Tweed River Art Gallery on Friday 23rd September with a record number of entries, and from which five prize winners were chosen. First prize went to Therese Flynn-Clark for her *'Moths of the Caldera'*, using woven natural plant fibres; second prize was won by Bangalow based acrylic artist Kalinda Lee Witchey for a head study of a Red-bellied Black Snake, titled *'Silent beauty'*; and third prize was presented to Graham Abrahams for *'Riflebirds Shoot for Survival'*. The exhibition can be seen in the Boyd Gallery of the TRAG until Sunday 13 November and is well worth going along to see for an amazing array of artwork relating to our region's landscape and biodiversity

Pictured: Second prize-winner, Kalinda Lee Witchey and SCCU Marketing Officer, Lundy Dennehy with Kalinda's artwork



WIGS - NOW YOU DON'T HAVE TO DRIVE UP THE COAST!



SCCU member for over 20 years, and owner of Shartan Hair Studio, Keryn Bryen, is now catering especially for people with medical hair loss by stocking Starkles wigs in Lismore. They carry a range of styles and colours and can also order any that they don't have in stock. An initial complimentary consultation is offered, to help select the right style and colour to best suit face shapes and skin tones, and also a personalised fitting when the wig is collected.

With SCCU themselves being a **long-term supporter of the Cancer Council**; participating in and sponsoring local Relay for Life events; selling merchandise on behalf of Daffodil Day in August and Pink Ribbon Day in October; and Head Office staff member Kellie Gray organising a **"pink"** morning tea last month – it's great to see our members also assisting in providing services locally to those who need them.

Pictured Above: Keryn Bryen and Jenny Berger at Shartan's Opening Night for their new wig service in Lismore

NOTE FOR YOUR DIARIES

The Tweed Valley Relay for Life will be held from **3pm Saturday 10th March until 10am Sunday 11th March 2012** at the PCYC, Recreation Street, Tweed Heads and their family fun launch day is on Saturday November 26th at the Banora Point Pool from 11am-2pm. Everyone is welcome to come along and join in the fun at the pool!



Pictured: SCCU staff Helen Swift, Toni Anstiss and Leanne Fredericks supporting Relay for Life

SMARTPHONE SAFETY

- **NEVER** store passwords or PINs on your smartphone
Despite how cleverly you may think you've concealed them, criminals know what to look for and where
- **TURN OFF** tethering, Wi-Fi™ & Bluetooth when not in use
These are the access points to your smartphone. If you don't need to connect, keep them switched off and close the door on criminals.
- **ONLY** use wireless hot spots that are reputable & password protected
Criminals can hijack unsecured networks and trick you into divulging your personal details.
- Install smartphone **SECURITY SOFTWARE**
Internet security software tailored specifically for smartphones is already available in the marketplace. Like your home PC, it is vital to keep security software up-to-date to be effective.
- **ACTIVATE** smartphone security settings and password protection
All smartphones have built-in security features such as auto locking and password protection. Make sure they are switched on to help keep your smartphone and your personal details safe.
- **DON'T** 'Jailbreak' your smartphone as this makes it vulnerable
You'll not only make your warranty invalid but you make it much easier for cyber-criminals to install malware and compromise your smartphone.
- Limit the amount of **PERSONAL INFORMATION** on your phone
Any kind of personal information can be used to steal your identity and commit other kinds of fraud. Be careful about what you have stored on your smartphone and reduce the risk.
- Remote data erase programs are available if your phone is **LOST or STOLEN**
Remote data delete programs are available if you lose your smartphone or it's stolen. Talk to the manufacturer to find out if this is available for your smartphone.
- Make sure you **DELETE** all personal details if you sell or discard your smartphone
It's crucial you delete all personal information first. Criminals can use such information to commit fraud against you, or by pretending to be you.
- Never open attachments or **DOWNLOAD** applications from untrusted sources
Never open an attachment or download an application from a person or website that you don't know or have doubts about, as they could be infected with viruses that steal passwords, data and personal information.



Sign up for Online Statements, and make our world a greener place

Southern Cross Credit Union now offers you a choice to receive your statements online. When you choose online statements for your accounts, you'll help to reduce the environmental impact of printing and mailing out paper statements. Opting for online statements means you'll stop receiving paper statements in the mail. You'll receive an email when account statements are ready, and you can view them securely online through NetBanking any time you like.

Benefits:

- **Secure 24/7 access to statements via NetBanking**
- **Print your account statements as you need**
- **Email alert whenever a new online statement is available**
- **Avoid unnecessary postal delays and extra paper in your letterbox**
- **Reduce your use of paper and reduce your carbon footprint.**



To make the switch, go to www.sccu.com.au for the details and click on the link to register online.

Switch AND WIN!!

All SCCU members who sign up for Online Statements between 14 November and 20 December 2011 will be entered into a draw to win one of **10 x \$50 credits** to your account. It's so easy - just go to www.sccu.com.au and register!

Last newsletter members who checked out our website and found the answers to the competition questions were entered into a draw and the winners were *Marny Bonner, Anthony Baron, Lynnette Kee & Jeanette Stein.*