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Message from Ken

Hello and welcome to our April newsletter.

In the last edition we introduced our new computer banking system. The conversion went smoothly and some of your questions about the new service are answered on page 4.

As you may be aware, ATM Direct Charging came into effect last month. To avoid paying ATM fees, remember to use redi branded ATMs and withdraw cash via EFTPOS when purchasing goods.

In this edition we take a look at debt management and show you some simple ways to help you get on top of things.

Finally, after many years as your General Manager, I will be stepping down from the position to take on a part-time role within the company. My replacement will be announced shortly. I would like to take this opportunity to thank all of the WECU Members and staff for their continual support over the years.

Have a happy and safe Easter!

Regards,
Ken Wynne
General Manager



Get redi to WIN in the rediATM \$50,000 'Win it Back' promotion!

Here's some exciting news for all WECU Members. rediATM is kicking off a fantastic \$50,000 'Win it Back' promotion. All you have to do is use a rediATM from now until the 29th of May. The more times you use a rediATM, the more chances you have of winning.

WINNING IS EASY!

- ✓ Every time you make a withdrawal from any rediATM across Australia, you have the opportunity to WIN BACK your withdrawal*.
- ✓ One lucky member will pocket \$5,000 just for using a rediATM during the promotional period.
- ✓ Whenever you use a rediATM, you'll automatically be entered into the draw.

To find a rediATM near you simply visit wecu.com.au.

*Up to the value of \$250. If you are a winner, you will be notified at the end of the campaign period and your prize will be credited to your account. To view the full terms and conditions please visit www.wecu.com.au.

Getting on top of things

Few of us have gotten this far without borrowing money at some point, whether it be a credit card for convenience, or finance for a car or house. Credit can seem easy enough to get, but managing it can become difficult. To get on top of things, keep focused on reducing your debts and keeping spending under control.

The best way to start is to prepare a budget. Most of us have no idea where a lot of our money goes so it helps to identify what you really need and where you can save a little. Reducing your credit card limit and leaving your card at home are two simple ways to prevent impulse buying.

If you find yourself trying to juggle multiple debts, you may wish to consider consolidating them into one loan. By consolidating your debts, you may reduce the interest rate you are paying and lower your repayment to a more manageable amount. We can also help you work out a repayment plan and set up regular repayments from your salary.

At WECU, we can help you find a better way to manage your money and financial commitments. For more information visit wecu.com.au or simply give us a call on 1300 665 553.



Start afresh!

Consolidate and save with a
low-rate personal loan

- ✓ One easy payment
- ✓ No monthly account keeping fees
- ✓ Borrow from as little as \$1,000
- ✓ Fast, convenient - apply online

Woolworths Employees' Credit Union Limited (ABN 67 087 651 803, AFSL 240720) is the issuer of this product. Loan applications are subject to our normal lending criteria. Terms and conditions, fees and charges apply and are available on request from our branches or by contacting us on 1300 665 553.

Staff profile

PAM PARDOE

Name Pam Pardoe

Position Business Development Consultant VIC/TAS.

Length of service 13 years with Woolworths and 8 years with WECU.

What is the most enjoyable part of your job? Talking - I like to talk.

The least enjoyable? When I'm on my own in the tea room with no one to talk to.

If you could chose one word to describe WECU, what would it be? Friendly.

Describe a typical day at work. Communicating with staff on all levels and educating them on all WECU's products and services.

When you are not working, how do you like to unwind? With my family and my 5 dogs.

What are your outside hobbies/interests? My grand daughter and spending money.

What was your most embarrassing moment? Leaving the bathroom with my frock accidentally tucked into my knickers and walking through a restaurant.



JAN PRICE

Name Jan Price

Position Business Development Consultant VIC/TAS.

Length of service 23 yrs with Woolworths and nearly 3 years with WECU.

What is the most enjoyable part of your job? Meeting new people and catching up with 'old' ones.

The least enjoyable? Sitting in empty tearooms or when people don't talk to you.

If you could chose one word to describe WECU, what would it be? Convenient.

Describe a typical day at work. It's like going to a friends place for morning tea and afternoon tea and chatting about work.

When you are not working, how do you like to unwind? With a good red.

What are your outside hobbies/interests? I love golf, going to the footy and walking.

What was your most embarrassing moment? One time I was at a football game and I jumped out of my seat when my team scored a goal. When I stood up, my seat had gone up too. I was so excited that I sat back down without checking and landed on the ground.



Woolworths Employees' Credit Union wishes you a Happy Easter!

Our branches will be closed on Good Friday April 10th and Easter Monday April 13th.



Answering your questions

How do I register for the Internet banking service?

You can download a copy of our application form and return it by mail, or request a copy of the form over the phone. You can also email, use our general enquiry form, or simply apply at one of our branches.

How secure is Internet banking?

Our website provides users with a range of security practices, such as firewalls, encryption, automatic timeouts, incorrect password access lock, last login time check and email notification.

Does it cost anything to complete transactions via Internet banking?

No—it doesn't cost you anything. All NetBank transactions are fee-free.

What happens if I forget my login details?

You can contact WECU by fax, phone or email to have your login details reset.

Can I change my login details online?

Yes, your login details can be changed online. You can also activate new redicards, Visa debit cards and Visa credit cards online.

Can I pay my bills online and transfer to other banks?

Yes, our Internet banking service has BPAY facilities which are transaction fee-free. You can also transfer to another financial institution. These payments can be set up as ongoing payments or as a 'one off'. Payment histories can also now be deleted for those billers no longer needed or altered if need be.

Lights, camera, action

Are you good with a camera? Or does the camera love you?
Interested in winning \$2,000?

Enter our amateur photo competition...
COMING SOON.



Insure with WECU and make your wish come true

Take out any new QBE Building, Contents, Valuables, Landlords, Car, Boat or Caravan insurance policy between 1st April 2009 and 30th June 2009 and you'll receive **1 x \$50 Wish Gift Card per policy.**

If you take out multiple policies, for example, insurance to cover your Building, Contents and Valuables you will receive 3 x \$50 Wish Gift Cards – that's \$150 in Wish Gift Cards for free.

Insurance issued by QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239 545). Please read the Product Disclosure Statement to decide if a product is right for you, available from any WECU branch. Normal underwriting conditions apply. Terms and conditions for this promotion are available online.



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