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## Message from Ken

Hello,

Welcome to the Winter edition of our Member Newsletter.

Thank you to all those members who participated in our recent Member Survey, the response was overwhelming. We were especially pleased that so many of you are happy with the products and services and member service that we offer. See more below.

Congratulations to Joanne Jacobs who won a \$500 NetPlus account for her response to the special question, 'How can we best improve our services to you?'.  
We were so impressed with a number of other responses that we decided to give five runners-up a \$100 Wish Gift Card each. So congratulations also goes to Vivienne O'Shea, Linda Richards, Tanya Nichols, Fiona Breen and Rhys Tate.

Read the winning responses on our website at [wecu.com.au](http://wecu.com.au)

Protecting your PIN or password from misuse is becoming more and more important as instances of fraud become more prevalent. Please take the time to read some tips on keeping your PIN or password safe from fraud on page 3.

Lastly, just as protecting your PIN or password from fraud is important so is protecting you, your family and your belongings. Read more about insuring the important things in your life on pages 2 and 4.

Regards,

Ken Wynne

General Manager

## Have your cake and eat it too

### NetPlus account

- High interest
- At-call access
- No fees or charges



## Member survey results

A big thank you to all 780 of you who completed our recent member survey.

We were delighted to see that the majority of you rated the quality and pricing of our products and services Very Good or Excellent and that a huge 95% of you would recommend WECU to your family and colleagues.

Thank you for the great suggestions on ways in which we can improve our services to you. You can expect to see some great things from us over the next year including:

- New products and services
- More online communication
- Improved online calculators
- A greater work place presence

# Keeping your home safe this winter is as easy as ABC.

There's nothing better than lighting the fire or switching on the heater, and curling up in a warm bed during the cold winter months. And while most of us couldn't part with these comforts, it is important to be aware of the dangers they pose and the importance of fire safety.

Through our association with QBE, we have prepared some helpful winter tips to help spread this timely message. As you will see, keeping your home safe this winter is as easy as ABC!



## ALERT YOURSELF TO POTENTIAL HAZARDS

- Always keep heaters away from curtains, tablecloths and bedding.
- Have your smoke alarms tested regularly and ensure one is installed in the kitchen and near bedrooms.

## BE PREPARED TO TAKE ACTION

- Determine a home escape plan with your family. Ensure there are two safe exits in every room.
- Keep a fire extinguisher and a fire blanket near the kitchen. This is a high risk area for fire.

## CHECK FOR DANGER

- Check your electrical items for damaged cords regularly. If the cord isn't repairable, throw the item away immediately.
- When fixing faulty heating appliances, don't carry out these repairs yourself - use only authorised repairers and installers.

By following these tips, you're going a long way to avoiding preventable incidents in and around your home. But if the worst did occur, it's good to know that with QBE Building and Contents insurance, you can be covered. In fact, not only can you be covered for damage caused by fire, but also for essential temporary repairs if your home is seriously damaged, or alternative accommodation costs if your home is unliveable.

If you'd like to know more about our Building and Contents insurance, or to take out a policy, simply call 1300 665 553 or visit your local branch. Even if your current policies aren't up for renewal, it's always a good time to check that you're getting a great insurance deal.

## Insure with WECU and you could win a \$1,000 petrol voucher

Simply take out a new Home Building, Home Contents, Valuables, Landlords, Car, Caravan or Boat Insurance policy through WECU during the months of July and August and you'll automatically go into the draw to win \$1,000 worth of petrol.

Call 1300 665 553 to find out more



General Insurance is provided by QBE Insurance (Australia) Limited ABN 78 003 191 035. In arranging this insurance Woolworths Employees' Credit Union Limited ABN 67 087 651 803 AFSL 240720 acts as an agent for QBE. You should consider the appropriate Product Disclosure Statement in deciding whether or not to acquire any of the products listed. A Product Disclosure Statement may be obtained by contacting Woolworths Employees' Credit Union on 1300 665 553. Any advice contained on this form is general advice only and does not take into account your objectives, financial situation or needs. Before acting on the advice, please consider its appropriateness. If you need more specific advice, we suggest you contact one of our offices. Insurance terms, conditions and acceptance criteria apply. Competition terms and conditions are available at [www.wecu.com.au](http://www.wecu.com.au). Authorised under permit numbers NSW LPTS/08/05851, ACT TP 08/02456 and SA T08/2383.

## Don't get caught out – protect yourself from fraud

Protecting your PIN or password is one of the simplest ways of protecting your money against fraud. Below are some tips that may help you keep your PIN or password safe from fraud.

### DO

- ✓ Sign your access card as soon as you receive it
- ✓ Keep your access card in a safe place
- ✓ Prevent anyone seeing your access card and PIN when using an ATM, EFTPOS or Internet and telephone banking
- ✓ Report the loss, theft or unauthorised use of your access card to the Credit Union or call the VISA CARD HOTLINE immediately
- ✓ Keep a record of the access card number and the contact telephone number for your area with your usual list of emergency telephone numbers
- ✓ Examine your statement to identify and report, as soon as possible, any instances where your access card has been used without your authority
- ✓ Immediately notify the Credit Union when you change your address

### DON'T

- ✗ Select a PIN or code that represents your birth date or a recognisable part of your name
- ✗ Write your PIN on your access card or anything that is kept near it
- ✗ Lend your access cards to anybody, or tell or show your PIN or access code to another person

In most cases if you follow the guidelines for protecting your PIN or password outlined above you will not be responsible for unauthorised transactions made on your accounts.

However in some circumstances you could still be held liable for unauthorised transactions. For example, if you unreasonably delay advising the Credit Union after you become aware of an unauthorised transaction, or if your actions directly contribute to the loss.

Remember fraud does not happen only in Australia, be just as vigilant when travelling overseas.

For more information about security please visit our website at [wecu.com.au](http://wecu.com.au) or call us on 1300 665 553.

## Introducing Kerrie McQueen

QLD Business Development Consultant



Meet Kerrie McQueen our Queensland Business Development Consultant. Kerrie will be visiting stores across Regions 9 and 10.

If you see her in your store, make sure you stop and say hi. She will be more than happy to have a chat and answer your questions about WECU membership and the products and services we offer.

## Pen or PIN



Up until now, when you used your WECU VISA Credit Card to make a purchase, you pressed 'credit' and then had to sign to accept the transaction.

Since 4 June 2008, participating outlets across Australia now allow you to enter a Personal Identification Number (PIN)\* giving you another alternative, to make things quicker and easier.

Of course, if you prefer, you can continue to sign as you've always done.

Visit [wecu.com.au](http://wecu.com.au) for more details or visit [penorpin.com.au](http://penorpin.com.au) to find out more.

\*The PIN facility may not be available on all cards.

It may be boring,  
but it's good for you!



## STAY WELL AND LIVE LONGER WITH AUSTRALIAN UNITY HEALTH COVER

As well as providing you with excellent hospital and extras cover when you need it, Australian Unity has a range of services and initiatives that reward you for being a health member.

- Enjoy a **7.5% discount\*** on your health cover contributions just for being a WECU member
- Receive a **\$50 WISH Gift Card<sup>^</sup>** if you join hospital and extras cover between 1 June and 31 July 2008
- Start claiming straight away on many extras with no two-month waiting period<sup>#</sup> on things like most preventative dental services, physio, chiro and more
- Choose Extras cover with dental benefits and you can take advantage of selected preventative dental services with no out-of-pocket<sup>#</sup> costs at Australian Unity No Gap dentists
- Discounts on a range of health and lifestyle products and services through Australian Unity's Member Rewards and Recognition Program - Wellplan Rewards

To find out more call **13 29 39** or visit [australianunity.com.au/wecu](http://australianunity.com.au/wecu)

\* Inclusive of all other retail discounts and when payment is by direct debit. Excludes Healthy Travel Cover. <sup>^</sup> The \$50 WISH Gift Card is available to WECU members who purchase and commence Australian Unity hospital and extras cover between 1 June and 30 July 2008. Excludes Healthy Travel cover. Offer not applicable for existing Australian Unity members. Vouchers will be delivered by registered mail within six weeks of purchase. Not redeemable for cash. WISH Gifts Cards are subject to the Terms and Conditions that can be found at [www.wishgiftcard.com.au](http://www.wishgiftcard.com.au). <sup>#</sup> Subject to yearly benefit limits. Waiting periods including for pre-existing conditions and major dental apply.

## Call for Director Nominations

Members are hereby advised that nominations are now being taken for the election of 4 Directors to the Board of Woolworths Employees' Credit Union Limited.

In accordance with our Constitution, 2 Directors are due to retire by rotation. Each retiring Director is eligible for renomination. A further 2 positions are available by way of casual vacancy.

The retiring Directors are Jenny Mowatt and Kon Tzimokas.

Official Nomination Forms are available from the Mulgrave office of the Credit Union and must be lodged with the Company Secretary – Ken Wynne, no later than **5:00pm on Wednesday 15 October 2008**.

## Contact Us

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