



# Shopping for a car loan?



## It's easy to drive away with the car you want!

Whether you're looking for a new or existing car loan, ADCU can offer you a competitive rate so you drive away faster. Plus find out how you can get a copy of our FREE 'Wheels - a practical guide to buying a car' booklet.

### in this issue

- Launch of new credit card
- Continuing Credit Insure
- Regular Payment Arrangements
- New EMV Chip
- CUNA Awards night
- Free 2010 Pocket Diary

## ADCU can help you with your next car purchase

If you're interested in buying a new car, we have great car loan rates which are available for cars up to 12 months old.

We also have competitive rates for used cars 1 to 5 years old.

ADCU can provide you with an approval for a car loan within 24 hours, provided you can supply all the information required to process the loan.

To make things easier, we can pre-approve the loan before you go shopping for your car.

### ADCU offers the following additional benefits to you on car loans:

- No monthly or annual fees
- Loan repayments straight from your pay
- No penalty for early repayment or additional repayments
- Affordable car insurance with fortnightly premiums
- Insurance to protect your loan repayments
- Loan insurance including life, disability, unemployment and trauma cover
- A free car buying service from Car Search Brokers Australia to help you find the right car. Visit <http://www.carsearchbrokers.com.au>



Just follow these three easy steps:

1. Apply for your car loan online by visiting [www.adcu.com.au](http://www.adcu.com.au). Call 1300 13 23 28, fax 02 9240 4124, or visit your local ADCU branch.
2. Find your car with CarSearch, through our free car buying service. Visit <http://www.carsearchbrokers.com.au>
3. See us about your car insurance. You can be driving away in your new car in record time with a car loan and insurance from ADCU.

**Grab a copy of the FREE 'Wheels - a practical guide to buying a car' booklet providing you valuable tips when shopping for a car loan!**

## Chairman's Message



*In 2009 ADCU celebrated its 50th year of providing service to members of the Australian Defence Force and the wider Defence community. In a year which saw much turbulence and uncertainty in the wider finance industry as a consequence of the Global Financial Crisis, ADCU responded by delivering another year of strong performance which focussed on meeting the demands of a changing environment whilst remaining committed to meeting the needs of our members. As one of the home loan providers on the approved panel, our focus also continued on the Defence Home Ownership Assistance Scheme (DHOAS) and we are proud to have assisted many Defence members achieve their goal of home ownership through the provision of a competitive range of DHOAS products.*

*The Australian economy has rebounded well from the global economic upheaval. As the Reserve Bank of Australia now moves to increase interest rates from the historical low levels recorded during the year, rest assured that ADCU will, as always, strive to offer our members a relevant product range underpinned by competitive deposit and loan interest rates.*

*On behalf of the Board, Management and Staff of ADCU, I wish you all a safe and happy festive season, particularly those serving overseas and separated from their families and loved ones. We look forward to another successful year of providing competitive and relevant financial services to all of our members in 2010.*

A handwritten signature in black ink, appearing to read 'John Wood'.

John Wood  
Director

# Countdown to the re-launch of the ADCU Credit Card

**Watch this space!**



We are counting down the days to when we will be relaunching the ADCU Credit Card. What will be so great about this card?

## Benefits

- Low introductory rate for balance transfers.
- A low ongoing purchase rate
- Up-to-55 days interest free period on credit purchases.

Keep up-to-date on the re-launch of the card by visiting [www.adcu.com.au](http://www.adcu.com.au).

## Continuing Credit Insure

Protect your credit card repayments during tough times with Continuing Credit Insure.

If something happened to keep you from earning an income, could you continue to make your credit card repayments?

### Membercare Continuing Credit Insure could help;

- If you're involuntarily unemployed – receive up to \$5,000 with a maximum of 3 monthly repayments.
- If an injury or illness leaves you disabled – receive up to 120 months of repayments.
- In the case of death – we'll cover your credit card or loan up to \$100,000.

PLUS enjoy the flexibility of paying your premium in installments at no extra charge\*.

Apply now by visiting [www.adcu.com.au](http://www.adcu.com.au), speak to one of our friendly staff at your nearest ADCU branch or call 1300 13 23 28.

Terms and Conditions apply:

\*When calculating your annual premium based upon the sum of periodic payments, this total annual premium may differ from our quoted annual premium due to the impact of standard rounding. Premium based on sum insured.



## Regular Payment Arrangements

If you have an Australian Defence Visa Credit Card Account or a Visa debit card, you can arrange to have regular payments set up from your accounts.

Regular payment arrangements can be either a recurring payment or an instalment payment.

A Recurring Payment: is an agreement between you (the cardholder) and a merchant in which you authorise the merchant to bill your card account at regular intervals (e.g. monthly or quarterly) or at intervals as agreed by you. The amount may differ or be the same for each transaction.

eg. You may ask your local gymnasium to charge your monthly membership fee to your Australian Defence credit card each month.

An Instalment Payment: represents an agreement between (the cardholder) and a merchant in which you preauthorise the merchant to bill your card account with



a fixed amount at pre-determined levels for a pre-determined time.

eg. You may have purchased a new television from a local appliance store and are being billed by the merchant for a fixed amount in multiple periods until a defined date.

### Benefits:

Once you set up Regular Payment Arrangements you can ensure:

- timely payments are made to the merchant,
- saves time as payment is processed automatically,
- saves money as you don't have to pay for cheques, money transfers, postage or late fees.

If you would like to set up a Regular Payment Arrangement with your ADCU cards, please contact our friendly staff at your local ADCU branch or contact 1300 13 23 28.

For more information on Regular Payment Arrangements visit [www.adcu.com.au](http://www.adcu.com.au)

# New EMV Chip

## Ready for smarter and safer card transactions?

Credit and debit card fraud remains a major concern for cardholders and a very costly risk for financial institutions around the world. In response to this continuing issue, some of the leading card providers have worked together to develop a new global standard in card security – microchip technology.

From **early 2010**, **ADCU cardholders** can look forward to smarter and safer transactions with their Visa cards. We're in the process of upgrading all cards to the new chip card technology, so look out for your new Visa chip card in the mail.

## A new level of security

The microchip is a smart chip, which appears as a gold or silver square embedded on the left hand side on the front of the cards. Like the magnetic stripe on the back of current Visa cards, the embedded chip stores your account details – your account name, number and account expiry date. But unlike the magnetic stripe, the microchip is virtually impossible to copy, which provides an unrivalled level of protection against counterfeiting, card skimming and other fraudulent use.

## A new way to transact with Visa

Chip technology is already in use in Europe, Asia and New Zealand and has quickly become the preferred

way to transact for cardholders and merchants alike. New chip terminals will soon be in use across Australia so look out for the chip marquee wherever Visa is accepted.

With this new technology, instead of swiping your card, you may soon be asked to insert your card in the new EFTPOS terminals. The card remains in the terminal throughout the transaction and confirms your identity and transaction authorisation by requesting your PIN.



## The new global standard

During the upgrade transition period, you will still be able to swipe and sign for transactions as before. As merchant terminals are upgraded, however, 'dipping the chip' and entering a PIN will become the new easier, faster and safer way to transact. If you are travelling overseas, we suggest you memorise your PIN as this is now the preferred payment authorisation method for most merchants.

If you'd like to know more about our roll-out of the new chip cards for **ADCU Visa cardholders**, ask our friendly staff at your local ADCU branch, call 1300 13 23 28 or visit [www.adcu.com.au](http://www.adcu.com.au)

## Security message for safe online transacting

Some members have recently been targeted with a hoax link to the Australian Defence Credit Union (ADCU) Online Banking site.

The false link asks ADCU members to confirm their password and does not display the ADCU Floating Pin Pad. When passwords are confirmed the information may be captured by the fraudster and may expose your account to fraud.



It is important to note that this computer virus does not impact ADCU's systems, but works by changing the login page on your computer only.

Please be aware that ADCU will never ask for a confirmation of a password without any advance

notification or without the ADCU floating pin pad. If you notice a change when logging into online banking, please do not continue. Call us on 1300 13 23 28 to confirm it is legitimate.

It is extremely important to always ensure that you only log onto ADCU Online Banking by typing [www.adcu.com.au](http://www.adcu.com.au) and then clicking on the Online Banking icon located on the left hand side of the screen, rather than following links to the ADCU website. Members should always check the address bar to ensure any screens or pop-ups are within ADCU's Internet Banking domain (i.e. <https://ebank.adcu.com.au>)

For further security tips, please visit [www.adcu.com.au](http://www.adcu.com.au) click on the Online Banking icon on the left hand menu and then click on the link 'Protect your Online Banking tips'.

## AGM Results

The 50th Annual General Meeting was held in Sydney on 18 November, 2009. Clint Thomas and John Brooks were elected as the Directors of Australian Defence Credit Union for a three year term.

## FREE 2010 ADCU Pocket Diaries

If your New Years Resolution is to be organised this year then visit your nearest ADCU branch to pick up your complimentary copy of the ADCU 2010 Pocket Diary.

# Starting young is the key to financial security

You can help your children to get a financial head start in life by opening a Junior Saver Account for them.

There are three different age groups:

0 - 8 years	Super Saver
9-13 years	Earth One
14-17 years	Teen Plus

Help your child to save by encouraging them to put any pocket money or gifts of cash into their account.

In years to come, your child will thank you for helping them to lay a strong foundation on which to build their financial future.

Why open up a Junior Saver account?

- Interest which increases as savings grows
- 6 FREE rediATM and 6 FREE EFTPOS transactions per month
- FREE Redicard (available to children 12 years and over)
- Full access to a range of incentives including quarterly newsletters, birthday cards and more.

## ADCU Award Winning Insurance

ADCU has been recognised for its outstanding sales and service to insurance at the 2009 inaugural CUNA Mutual Awards Night held at the Domain on 26th of November. ADCU won 3 awards out of the 6 nominations.

Carol Emery from our far North Queensland region won the Sales Person of the Year for General Insurance.



The Insurance Team located at Head

Office won the Insurance Department/ Call Centre of the Year. The team consists of Jenny Lucas, Raelene Tilley, Joy-Ann Brewer, and Rebecca Clancy.

The third award was for the Financial Institution of the Year – General Insurance. This award recognises all staff nationally that have played an active role in promoting General Insurance to our members.

Congratulations to all staff who were nominated and to those who have worked hard throughout the year.

## Paperless member communication

Did you know that the primary use of paper at ADCU is in member communication? In 2010 we are putting strategies in place to ensure that an increase in members does not correlate with an increase in paper. The first stage of this will be an initiative to provide members with electronic statements.

Watch for this symbol in Communique throughout 2010 for other initiatives we are introducing to help preserve our environment.

## Do you need to update your address?

If you've been recently posted or moved then you will need to update your change of address details.

Email [service@adcu.com.au](mailto:service@adcu.com.au), notifying staff at your nearest ADCU branch or calling our friendly Member Contact Centre staff or 1300 13 23 28.



## Feeling the Pinch after Christmas 09?

Most of us tend to spend big at Christmas and during the New Year period. By opening up an ADCU Christmas Club Account, you can ease the burden for 2010!

If you want to have around \$500 to spend this Christmas all you have to do is set up an allotment/ deduction for \$20 a fortnight from your pay into your Christmas Club Account between now and December 2010 and you can achieve this.

Why not speak to one of our friendly staff members at your local ADCU branch, visit [www.adcu.com.au](http://www.adcu.com.au) or call our Member Contact Centre on 1300 13 23 28.

## 2009 Christmas Club Account Hamper Winners

Ten lucky Christmas Club Account winners will receive a fantastic Christmas hamper valued at \$75. The lucky winners for 2009 are:

Lawrence Roberts  
Michael Herman  
Heath Robertson  
Steven Foskett  
Mark Wardell  
Sharon Buckland  
Kelly Clark  
William Edwards  
Paul McColville  
Vincent Norman



# Sponsorships, Competitions and Events

## Our Golden Girls of Insurance



Pictured from Left: Jenny Lucas, Insurance Manager, and her award-winning Sydney team Rebecca Clancy, Joy-Ann Brewer and Raelene Tilley.

## CUNA Awards Red Carpet Ceremony



From Left: Sarah McMorrow, Raelene Tilley, Jenny Betts, Carole Emery, Rebecca Clancy, Jenny Lucas, Ann Roach, Alexandra Kelk, Joy-Ann Brewer and Mike Lanzing.

## ADF Charity Ball Sponsorship



Pictured from Left: Lisa Gallo (Regional Supervisor for South QLD) presenting the sponsorship cheque to Janye Kidd, Principal, e-Kiddna Event Management.

## HMAS Cerberus Open Day



The HMAS Cerberus Open Day was held on Sunday, 25 October 2009. Vivien Allen, Regional Manager of Southern Region presenting SMNMT Zackary George, the lucky winner of the Peter Brock Car Care Kit.

## Navy Gym West golf event



From Left: Peter Famlonga (Peel Finance), Nola Edwards (Regional Supervisor, Western Australia), Paul Maringoni (Local Small Business Owner) and Paul Hutton (Vietnam Veteran) at the Navy Gym West Golf Event, 18th November.

## ADFA Charity Ball Sponsorship



Pictured from Left: Sub Lieutenant Dannica Ellicott, Captain Lauren Brooke, Major Matthew Singers, Andrew Moebus (Regional Manager, Hume) and Monique Perrett (IMSO, Hume)

## RAAF Williams Christmas Treat



Pictured from Left: Patricia Goltz (MSO, Laverton), Winner of Jelly Bean Guessing Competition, the Forbes Family and Bernadette Baker (Team Leader, Melbourne)

## Christmas Hamper Winner



Pictured from Left: Christmas Hamper winner - Kelly Clark and Andrew Moebus (Regional Manager, Hume)