

# SECURITY TIPS



## CARDS

- Keep your card in a safe place
- Sign your card as soon as you receive it
- Never lend your card to anybody
- Report the loss, theft or unauthorised use of your card immediately to GMCU or call the hotline on 1800 648 027
- Keep a record of the card number and hotline number with your emergency contact numbers



## PASSWORDS AND PINS

- Never write your PIN on your card
- Store your code, member number, card and login details in separate places
- Never tell anybody your code
- Never select an obvious code, such as birth date, car registration or any other character combination that could be associated with you
- Use care to prevent anyone seeing your code being entered at an ATM, computer or electronic funds transfer terminal



## INTERNET BANKING

- Exercise reasonable care to prevent unauthorised access to the device you use for GMCU Internet Banking
- Check your last login details every time you log into GMCU internet banking and notify us immediately if the login details are incorrect
- Maintain up-to-date virus protection and firewall security on your device



## GENERAL SECURITY

- Examine your statements upon receiving them and report any transaction that you have not authorised
- Investigate transactions if you notice an irregular balance



## 2020 MEMBER NEWSLETTER

What a year it has been.

This year has highlighted the resilience, tolerance and adaptability of our communities, and GMCU has been privileged to be able to continue to support those communities - not only through the provision of banking services, our ongoing sponsorship and donations program, and the local spend associated with our ten branches throughout the Goulburn Valley region, but also through fee caps and waivers, loan repayment deferrals and other forms of support for those members who have been impacted by the coronavirus pandemic.

We also recently undertook a customer research program to understand how we can make GMCU products and services better. As an outcome from that research, we will soon be launching a new look GMCU - you will start to see these changes from early in the new year. We will also be rolling out a number of product changes and enhancements. As part of these changes, I am pleased to confirm a series of amendments to savings and transactions accounts. Details of the changes are provided below.

Thank you for your continued support.

Melissa & the GMCU Team

## NOTIFICATION OF CHANGE

- Savings and transaction accounts will be renamed;
- The \$2 per month visa card fee will no longer apply;
- The S1 My Everyday (previously Personal account) account card purchase / EFTPOS / ATM fee will be capped at \$12 per month;
- S8 Reward Saver accounts will be migrated across to the new S1 My Everyday account – changing from a monthly \$15 fee to a fee cap of \$12;
- Visa card access will become available on the S7 My Offset (previously Mortgage Offset account) account;
- The Branch Assisted S5 My Online Saver (previously iSave account) transaction fee will be replaced with the lower cost branch withdrawal fee;
- The S5 My Online Saver account will no longer need to be linked to a secondary account;
- The branch withdrawal fee will increase to \$4 from \$3;
- The monthly branch withdrawal allowance will be removed for the S7 My Offset, S10 Advantage Saver (previously Bonus Saver account) and S15 Cash Manager (previously Cash Management account) accounts, and fees for electronic withdrawals will be removed;
- The electronic withdrawal fee for S2 My Business (previously Business account) account will reduce to \$0.50;
- The fee for cheques you deposit will be reduced to \$0.20;
- If you have a home loan exceeding \$10,000 or a term deposit exceeding \$150,000 you will be able to nominate one S1 My Everyday account to receive a fee exemption.

Account changes (such as new card access on the S7 My Offset account) and fee reductions will become effective 1st February 2021. The revised branch withdrawal fee and branch withdrawal allowances will become effective 1st March 2021.

Full details are contained in the attached schedules.

[1] Any existing fee exemptions will be carried across to the new account.