

Inside:

Are you making the most of your GMCU membership?



No wallet
No worries.



René Deen to retire after 45 years



Newsletter June 2018

At GMCU we aim to find the best home loan solution for you.

If you are buying your first home, planning to buy a new home or having a custom home built for you, GMCU has a range of simple and competitive home loan options.

Home Loans

Whether you want the peace of mind that comes with a fixed rate, the flexibility of a variable rate, or a combination of the two, we've got the home loan for you.

Pre-approval

Get an edge over other buyers with a mortgage pre-approval—it's free and there's no obligation to buy.

Refinance

As a homeowner, you may find that refinancing your home loan benefits you in the following ways:

- Lowers your monthly payment
- Fees up cash to remodel your home
- Consolidates higher-interest debt
- Shortens your term to pay off your loan faster

Relax

Buying a home may be one of the biggest decisions you make in your life, but it doesn't have to be stressful.

At GMCU we aim to make this a worry-free process, from pre-qualification to settlement - that's our promise to you.

Looking for a home loan?



Are you making the most of your GMCU

GMCU is a co-operative, we are owned by our members and operate for their benefit.

GMCU has introduced a range of progressive and important products and features in the past years.

As a member, you should consider using these products to get the most from your membership.

Osko - Pay and get paid faster



Osko is a way to pay with your GMCU Internet Banking that is as fast as cash - without the hassle of cash, using the New Payments Platform (NPP).

Whether you are paying a tradie, splitting a bill or giving money to family for something urgent - the money will be there in minutes. You just use your GMCU logon 24/7.

What's not to love about Osko !

- Faster payments across over 50 institutions - and more to come.
- Available all day, every day - even weekends.
- You can use a PayID to pay and get paid with something simple like a registered mobile, email or ABN. Or you can still use a BSB & account number.
- It's backed by BPAY and us, so it's very secure.
- You can use 280 characters of text to describe who's getting paid and why.

How to register your own PayID

You can register for a PayID through Internet Banking , or for business accounts simply visit your local branch

Mortgage Offset Account



If you have a qualifying Home Loan with GMCU, you can use a Mortgage Offset Account to park your savings and reduce the interest you pay.

Alert Service



GMCU Alerts can help you keep up to date with your finances with an alert straight to your internet banking, mobile or email.

An alert is attached to a specific account or loan. If you want to be notified about multiple accounts, you simply load multiple alerts.

You can request from a range of alert options at no charge;

- Deposit account balance outside a nominated range.
- Loan or Overdraft balance outside a nominated range.
- A credit or deposit exceeding a nominated amount.
- A debit or withdrawal exceeding a nominated amount.
- Loan repayment is overdue.
- Advance notification when loan repayment is due.
- Advance notification of maturing Term Deposit.
- Account balance at Close of Business on a regular frequency.
- Internet Banking Logon.
- Periodic Payments Alerts.
- Notification of an ATM/POS withdrawal.
- Notification of a Direct Credit.
- Notification of a Direct Debit.

Pay with your mobile phone

**No wallet
No worries.**

GMCU was among the first card issuers in Australia to offer Google Pay and Apple Pay.

Load your GMCU Visa Debit Card to your mobile phone wallet and you can make tap-and-go payments with your phone.

Paperless Statements



eStatements are more secure than traditional statements, and will arrive quicker.

Once registered, we will email you a reminder that your eStatement is available and you can access it by logging into Internet Banking.

The statement will be available as a PDF document that you can print, access again later or forward to your accountant for tax purposes.

Registering is as simple as logging into Internet Banking and selecting 'Online Statement Options' from the 'Accounts' menu, or ask for assistance at your local branch.

membership?

Self-Serve international payments



Members can process International transfers up to \$2,500.

Simply logon to Internet Banking to make the payment. You must be registered to receive SMS One Time Passwords to use this service.

Hello amigo!



The amigo Low Rate Credit Card is offered through a partnership with Community First Credit Union.

Just like GMCU, CFCU are member owned and operate for the benefit of members, not shareholders.

Card features

- Low interest rate on retail purchases, cash advances and balance transfers.
- Low annual fee of \$49.
- For transactions under \$100, just wave your card in front of a Visa payWave reader and go - there's no need for a signature or PIN.
- Purchases are up to 55 days interest free.
- Additional card available at no cost.
- Choose a credit limit from as little as \$1,000 and up to \$15,000.
- Secure protection of Visa Zero Liability**.
- Lost or stolen card 24 hour hotline.

You can apply for your own amigo Low Rate Credit Card by following the link on our web page, or visit your local GMCU branch.

Community Account



The GMCU Community Account (\$6) is an account especially for community groups and with no Transaction Fees.

It is just another way we are contributing to the communities we all belong to.

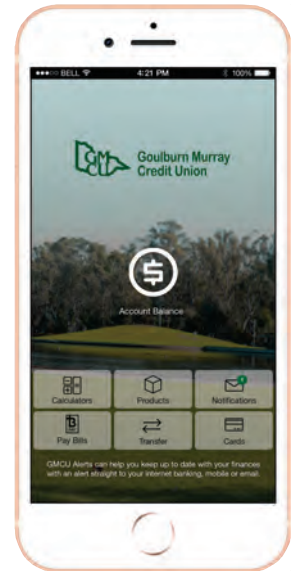
If you are involved in a Community Group that banks elsewhere, please check if they would like more information about a GMCU Community Account.

What is next?

We are in the final development stages of a GMCU Banking App which will be in-store in the coming months.

The App will allow quick and easy access to your account information, and allow for simple management of your GMCU Visa Debit Card.

We will provide more information when it is released.



To find out more about the services you can use with GMCU, please visit your local branch.



Take full advantage of your membership

Your Credit Union offers a wide range of financial services. Talk with the friendly staff at your local branch to make sure you are taking full advantage of your membership.

- Savings Accounts
- Business Loans
- Internet Banking
- Salary Allocation
- Christmas Club
- Investments
- Financial Planning
- Telephone Banking
- Visa Debit Card
- Health Insurance
- Home Loans
- Travel Money
- Home & Car Insurance
- eStatements
- Car Loans

René Deen to retire after 45 years



After forty five years with GMCU, our Chief Executive Officer René Deen has announced his retirement.

We asked René to recount some of his memories from his time with GMCU.

Q. How did you come to work for the Credit Union?

A. "The Shepparton Credit Union was looking for a manager which I brashly thought; because of my banking background, I would apply for. I still recall Peter Naughton conducting the interview. As it happened, they were looking for somebody with a management background, but I still got lucky and was appointed as a teller. It was a foot in the door and starting from the bottom was a great learning curve; I strongly advise the youth of today to not shy away from a bottoms up start."

Q. How has your career progressed with the GMCU?

A. "It's been a natural evolution really, after my experience in customer service, I spent time in various roles, from supervisor, to branch manager, IT, loans, marketing, managing operations and then deputy general manager.

On Peter Leahy's retirement, the board appointed me General Manager. My background knowledge of the many different facets of the business had given me a wealth of experience; I guess that's what has enabled me to fill this role. I was lucky to work under both Roy Smith and Peter Leahy, they were great mentors."

Q. You must have seen a lot of changes in your 45 years with the business; can you tell us about the most notable?

A. "Things were a lot simpler in the early days. As tellers, we really just processed cash and cheques for our customers and loans were a lot smaller. Computers have probably been the biggest change. Over time computers have changed service channels, like EFTPOS, ATMs, Internet Banking, direct payments and direct debits. We now have Apple Pay, Google Pay and Samsung Pay and we are now working on releasing an App. People don't necessarily have to visit a branch now that everything is online; the branch used to be a bit of a 'place to catch up,' people always ran into each other in the bank and enjoyed a chat to a teller - in fact there's a lot that still do."

Q. What has been one of your priorities whilst being General Manager/ CEO ?

A. "Without fail it's been about having a strong balance sheet. Pound for pound the GMCU is one of the strongest Credit Unions going around. We have strong capital, we have been mindful of expenses and we have plenty of money to lend. Members can deposit funds with the GMCU and feel confident in the strength of the organisation. Also I have been lucky to have had a strong Management team around me where we have all been on the same page and at the same time dedicated staff looking after our members."

Q. What are your plans in retirement?

A. "I have a very understanding family who have supported me in my career and I'm looking forward to spending more time with them, especially my two grandkids."



From our archives. In an 'Under 25' feature in the Shepparton News 30th July 1973, GMCU's young Office Supervisor René Deen was interviewed about the financial challenges and opportunities facing young people. René was quoted to say "In our organisation we have the interests of the local people at heart."

Contacts

Branches:

Shepparton	91-95 Fryers Street	(03) 5821 9033
Benalla	30-32 Bridge Street	(03) 5762 3380
Echuca	141 Hare Street	(03) 5482 5333
Euroa	36 Binney Street	(03) 5795 1771
Kilmore	76a Sydney Street	(03) 5781 1221
Kyabram	145 Allan Street	(03) 5852 2211
Mooroopna	112c McLennan Street	(03) 5825 1999
Numurkah	102 Melville Street	(03) 5862 2894
Seymour	72 Station Street	(03) 5792 1075
Violet Town	33 Cowslip Street	(03) 5798 1761

Telephone Banking (03) 5831 6666 or
1300 652 822

Visa Hotline 1800 648 027

BSB 803-078

Office Hours Monday - Friday
9am - 5pm

   **connect at gmcu.com.au**

Visit gmcu.com.au and apply for home and car insurance or amigo Low Rate Visa Credit Card

Goulburn Murray Credit Union Cooperative Limited. ABN 87 087 651 509 AFSL / Australian Credit Licence Number 241364. Fees & charges, terms & conditions and eligibility criteria may apply. The amigo Visa Credit Card (credit card) is issued on behalf of Community First Credit Union Limited AFSL and Australian Credit Licence Number 231204 (CFCU). GMCU distributes the credit card under an arrangement with CFCU. CFCU is the credit provider and issuer of the credit card. GMCU offers home and car insurance as agent of Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708. Allianz is the issuer of home and car insurance products. (1)Alert options are not available if you are using a mobile device or if you use the Mobile Banking screens on a tablet. Information contained in GMCU Alerts will be current at the time we create the alert rather than as at the time of receipt or delivery. If delivery of the message is delayed by your mobile phone provider or email service provider, the balance may be out of date.