



HAPPY NEW YEAR HAVE A HEALTHY AND SAFE 2012



Spot the typo
on our Pocket
Calendars and go
into the draw to

Full details overleaf

**WIN
\$250**

New online savings interest rate

5.00%

effective from 1 December 2011

Keep Safe When Online Shopping

Shopping online is easy to do and a great convenience, but it's important to remember to take steps to ensure you are protecting your personal information, and not allowing yourself to be vulnerable to fraud or online criminals. When you shop online, make sure you are smart about the whole purchasing process: know who you are dealing with, what you are buying, be confident you will get what you have paid for, and ensure that your account and credit card details are being dealt with safety.

Most shoppers know the warning signs to look for when buying something in a shop – and the same applies to online shopping. Be wary if:

- The website looks suspicious or unprofessional;
- The website is offering bargains which look too good to be true; or
- If you are not confident about the use of your information or that you will get what you pay for.

Remember, when making a payment online;

- Only pay via a secure web page (one that has a valid digital certificate) – look for the https at the beginning of the address bar and a locked padlock in the browser;
- Use a secure payment method such as PayPal, BPay or your credit card (avoid money transfers and direct debit, as these can be open to abuse);
- Never send your bank or credit card details via email – only via a secure web page; and
- Always print and keep a copy of the transaction.

WANT TO KNOW HOW TO SAVE MONEY ON YOUR LOAN?

- Make your payments Weekly or Fortnightly
- Paying even an extra \$1.00 helps
- Pay a lump sum - tax return
- For home loans open a Mortgage Offset Account

Don't forget we have Agents at:

- Canowindra • Stuart Town
- Manildra • Molong • Cudal

STAFF HAPPENINGS

WELCOME TO OUR NEW TRAINEE

We would like to introduce the latest edition to the First Choice Credit Union team, Courtney Rodwell. Courtney has a Traineeship with us for 12 months. We know you will be patient with her as she learns.

ROLE CHANGES

Andrew Bartimote and Denise McDonald have swapped jobs. Andrew is now the Loans Officer and Denise is doing Marketing and Media. Both are enjoying the change.

GOODBYE and GOOD LUCK to both Abby Sands and Sue Watterson. We would like to wish them all the best in their future endeavors.

CONGRATULATIONS to Jo and Charles Balcomb on the safe arrival of their son, Nicholas Charles. Jo is First Choice Credit Union's Compliance Manager.



Above: our newest staff member, Courtney Rodwell



WIN \$250

Spot the typo on our Pocket Calendars
Identify the typo here with your Member number

_____ / _____

Enter by email: enq@firstchoicecu.com.au
or drop entry into the office at 2/18 Sale Street, Orange
NSW Permit LTPS/11/10908

Did you survive Christmas?

Get a head start for this year with either our Christmas Club or On-Line Saver Accounts. They both have higher interest than the everyday account, to help give you that extra you will need for a relaxed, hassle free Christmas.

FIRST CHOICE CREDIT UNION LTD | 2/18 Sale Street Orange NSW 2800 | Phone: (02) 6362 2944 | Fax: (02) 6362 6061
www.firstchoicecu.com.au | enq@firstchoicecu.com.au | ABN 63 087 649 867 | Australian Credit Licence and AFSL No 240722

Spot the Typo Terms and Conditions

Conditions of entry: Information on prizes and how to enter form part of these conditions of entry. Entry is free and open to all members of First Choice Credit Union Ltd. The competition commences Monday 5th December 2011. To be included in the \$250.00 draw, return a completed voucher to 2/18 Sale Street Orange or email to enq@firstchoicecu.com.au. Only one entry is allowed per person. The closing date of the competition will be on Tuesday 31st January 2012 at 5.00pm. The prize of \$250.00 will be awarded to the first correct entry drawn and the prize will be deposited into the Members account within 6 weeks of the closing of the competition. The draw will take place on Monday 6th February 2012 at First Choice Credit Union, 2/18 Sale Street, Orange at 10.00am. The Winner will be notified by telephone within 2 days of the winning entry being drawn and then again in writing. A notice of the winner will be posted on the front door of the Credit Union. Directors, Management and Staff are not permitted to enter the competition. Prizes are not transferable of exchangeable First Choice Credit Union Ltd will not be liable for lost, late or misdirected mail. First Choice Credit Union Ltd shall not be liable for any claims, losses, damages, injuries, costs and expenses suffered or sustained or incurred including but not limited to indirect or consequential loss, arising out of or in any way connected with the competition and its prize. First Choice Credit Union Ltd accepts no responsibility for any tax implications that may arise from the prize winnings. Independent advice should be sought. Entry into the competition shall be deemed acceptance of these conditions of entry and is deemed approval to use the winner's name and photograph for publicity purposes. First Choice Credit Union Ltd's decision is final and no correspondence will be entered into. All entries become the property of First Choice Credit Union Ltd. The promoter is First Choice Credit Union Ltd, 2/18 Sale Street, Orange NSW 2800, Telephone: (02) 6362 2944 Authorised under NSW Permit LTPS/11/10908.

