



# Newsletter

July 2011



## EMAIL PROMOTION

*Provide your updated email address and contact details for your chance to WIN!*

At SECU, we intend to go green in the future and communicate to members via email and our website, where possible. This is where we need your help!

To be able to run email campaigns in the future, we need to have your most current contact details.

Members are invited to participate in our Email Promotion for your chance to win a \$100 Coles Myer Voucher.

Just email us your updated email address and contact details to [enquiry@shellcu.com.au](mailto:enquiry@shellcu.com.au) by 31st July 2011 for your chance to win. All emails will be placed into our lucky draw box at our Head Office.

The first name that is drawn from the lucky draw box will be notified via an email and their name will be displayed within our Head Office, on our website and in our next October newsletter.

Good luck. T/C Permit No.: LTPS/11/05494

# BRIDGES

## Are you turning 50?

### Are you on track for your retirement?

Retirement might seem a long way off, but it's important to plan for it now, particularly if the global financial crisis has affected the value of your investments. Having the right financial plan in place will help you weather the storm so that you can achieve your goals and have the lifestyle you deserve in retirement.

### Make the most of the super opportunities

Although the amount you can contribute to super is limited, you can take advantage of transitional arrangements that double the amount you can contribute to super on a concessional tax basis. If you are aged 50, or from the year you turn 50, you can make concessional (or pre-tax) contributions to your super of up to \$50,000 a year, but only until 30 June 2012 – that's double the usual limit.

And if you implement a salary sacrifice strategy to make these contributions, you could also end up paying less in tax

### The right advice can make a real difference

As part of our commitment to help our members, we have established an alliance with Bridges, one of Australia's largest national financial planning groups. A Bridges financial planner can advise you on:

- tax-effective superannuation strategies
- retirement income and estate planning strategies
- stockbroking, investments, shares, gearing and insurance
- portfolio administration.

### Act now

Ring us today on 9897 8777 to make an appointment with a Bridges financial planner. The first meeting is complimentary and obligation-free. It's your money, so make sure you're on track for a great retirement.



Bridges Financial Services Pty Limited (Bridges).  
ASX Participant. AFSL No 240837.

## AUSTRALIA'S BIGGEST MORNING TEA



SECU and Womens' Network  
would like to thank all the ladies  
that attended our recent

### Australia's Biggest Morning Tea

A lovely morning tea was enjoyed by all,  
with some ladies walking away with  
great lucky door prizes.

A DVD highlighting poor communities of  
Timor Leste was shown. It described the  
financial guidance and assistance offered by  
Australian Credit Union's and demonstrated  
the activities in place to help build  
communities in developing countries.

This led to a few tears being shed.

\$170 in donations was raised  
for Cancer Council NSW.

Office Address  
Gate 5 Durham St  
Rosehill NSW 2142

Email [enquiry@shellcu.com.au](mailto:enquiry@shellcu.com.au)

Mailing Address  
PO Box 26  
Granville NSW 2142

Web [www.shellcu.com.au](http://www.shellcu.com.au)

BSB 802 820  
Phone (02) 9897 8777  
Fax (02) 9637 2878



Always refer to your Account & Access Facility Conditions of Use before making a decision. Copies can be obtained from the Credit Union office or on [www.shellcu.com.au](http://www.shellcu.com.au)

Information in this newsletter was correct at the time of printing and is subject to change 30.6.11