

EMAIL PROMOTION *Lucky Winner!*

In the JULY 2011 NEWSLETTER, we conducted a competition where members provided us with their latest email and contact details. The prize was a "Coles Myer \$100 Gift Voucher"

The lucky winner of the above was **RICHARD AND ROBYN GREEN – "Tea Gardens"**.

Congratulations goes to them and thank you to all our members who participated.

SECURE EMAIL



These days, members have many ways to communicate with SECU. With this electronic age, we now have Secure Email for members to use. It is a very safe way to provide personal information to us about your account.

You will find this service as part of your Internet Banking options. Simply log in and go to "**Other**" and select the "**Secure Email**" option. Then just type in your message and send your email. To view any replies from SECU, simply log back in later on.

When you are in looking at "**Other**", you will also find many other great features that can make your banking easier, such as our **Card Activation** service, where you can activate your Visa Debit card and much more.

REMINDER - AGM

All members are invited to attend our AGM, being held on **Friday 4th November, 2011 at 6.00pm** at "Waterview", Dooleys Club at Silverwater. Cnr. Clyde and Silverwater Streets, Silverwater. Please see enclosed flyer for Agenda and further details.

ITS TIME TO GIVE YOUR MONEY *A SPRING CLEAN*

There's no better time than now, to sit down and analyse where all your \$ has been going all year. With Christmas just around the corner, there will be more spending to be done. Get on top of things now to avoid big bills and financial heartache in January.

Here are some points to keep in mind:

Design your own budget

Take a close look at where your money is being spent from your statements. Having a better understanding of your finances is a great place to start down the savings path. See where things can be better managed.



Set goals and targets and adjust savings accordingly

Wouldn't it be a great feeling to go Christmas shopping, and pay for the whole lot on your Visa Debit card – using your OWN money. In order to do this, you need to have put a savings plan in place. Think about splitting your pay up and saving money straight into our E-Access Savings Account.

Debt consolidation

Sometimes you feel like everything is getting on top of you. Think about consolidating all your debts into one. This would allow you to keep track of your debts, and enable you to save money in repayments and be able to save the money you would have normally spent in loan repayments. Come and see us about a Debt Consolidation loan.

Open up and E-Access Savings Account

This is a great high % earning account, which is used by members via internet or phone banking only. It can help you keep on top of your spending. You can split your pay up to deposit straight into this account and pay bills on Bpay as well.

Just come in and see us today, call us on (02) 9897 8777 or email us at enquiry@shellcu.com.au to have your E-Access Savings Account opened today.

LET'S KEEP *IN TOUCH*

Do we have your up-to-date contact and email details? We are required to send ALL members quarterly statements. Please provide any changes by email at enquiry@shellcu.com.au

Office Address
Gate 5 Durham St
Rosehill NSW 2142

Email enquiry@shellcu.com.au

Mailing Address
PO Box 26
Granville NSW 2142

Web 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

Information in this newsletter was correct at the time of printing and is subject to change 30.9.11