

VISIT OUR BRAND NEW WEBSITE

All of us at SECU are very excited about the launch of our brand new website, that has been designed with your needs in mind. It is much more than a website, it is an online service and access facility!



Our new website at www.shellcu.com.au takes on the challenge to be different, is easy to read, has larger text sizes and offers simple 'click and go' navigation. You will often only need to do one click to gain access to the relevant section and information you want.



See over for more features

VISIT OUR BRAND NEW WEBSITE *continued*

New tools and more features.

You now have access to a range of new tools, downloads, handy links and real time information.

Here's a few of the new features:

Internet Banking

Service is instantly available on almost every page. A pre-load screen also appears, keeping you up-to-date with any important announcements or known security threats reported by various authorities.

Loan Calculators

Have been upgraded, giving you the choice to easily play with a range of 'what if' scenarios. Results show friendly graphs, larger text and images. You also have the option to print or download the results.

Design Your Own Banking

Most people dislike completing complicated forms online. Our 'Design Your own Banking' service is just right. Accessible from almost every page, you can request to apply or enquire about any of our products and services. Enter your contact details, select from easy to use drop-downs and submit the page.

We will then contact you to personally arrange everything. No lengthy forms!

Live -News, Weather, Stock Market and Exchange Rates.

You can instantly view any SECU announcements, view live weather feeds plus see real time stock market and exchange rate information.

- As announcements become available, as they will be instantly available to read in real time, keeping you informed.
- A 'live' feed, providing instant access to exchange rates and a 24/7 ticker showing the stock market movements.
- The weather feed allows you to search by any town/city in Australia.

Easy to Read Approach and Large Text.

Most sections have the option to view more detailed information and summaries in just one click without having to reload another page. We also have used a larger size text.

Any Modern Web Browser or Device.

It also doesn't matter what browser you use – you will enjoy almost the same viewing experience.

We do recommend keeping your browser software up-to-date to ensure a consistent online experience.

Our website really does take a different approach. Visit us online today.



Verified by Visa

Verified by Visa is a free service that gives you the peace of mind of knowing that no one but you can use your SECU Visa Debit card when purchasing from a registered online merchant.

Hassle- free protection from Verified by Visa

So you can feel safe when shopping online we are pleased to announce we have enhanced our security solution; Verified by Visa.

You're already protected

All existing and new Visa cards are automatically registered, for this free service. Verified by Visa is being offered by a growing number of online merchants throughout the world – currently more than 200,000 stores worldwide. Look for the Verified by Visa symbol as a sign that these merchants value both your business and your privacy.

How does it work?

Each time you make an online purchase with a participating merchant, the Verified by Visa program assesses the risk level of the transaction. Certain activity may seem out of the ordinary – maybe because it's a high dollar value transaction, or a retailer you've never bought with before. In these instances you may be asked to confirm some simple personal details – like date of birth, mother's maiden name or address details – so we can be sure the card isn't be used without your permission. Your privacy is our priority – this information is used only to verify your identity.

LOST AND STOLEN VISA CARDS

IMPORTANT INFORMATION

Australia wide: 1800 224 004

Overseas: Telephone 61 2 9959 7686 or log on to www2.visaeurope.com/personal/ivelostmyvisa/main.jsp

VISA CARD SECURITY IMPORTANT TIPS

- Before you travel ask SECU for a list of the telephone numbers required in each country to report a lost or stolen card and carry this list with you. This way you will have all the numbers you need on hand 24 hours a day, 7 days a week
- Write down your Visa Card number and keep it with you so you can report it but do not write down your PIN

Private Fleet

Shopping for a new car and want to save time and money?

A motor vehicle is probably the second largest purchase you are likely to make, so it makes sense to have Private Fleet do it for you.

They can use their buying power and trade connections to purchase your car cheaper than you can yourself – guaranteed. Their FREE service also includes:

- Sourcing of all new cars
- Fleet discounts – saving thousands on your new car
- One year's free roadside assistance
- Discounted motoring accessories
- Generous incentive programs

Let's hear about one of our happy members recent experience with Private Fleet.

"I started searching for a new car recently, so I spoke to SECU about a loan. After having already spent a few weekends driving around dealers, test driving, comparing and negotiating with salespersons, I was interested to learn about Private Fleet. It is a free service to assist you in getting a good deal when buying a new car.

One phone call to Private Fleet and they were on the job seeking out the best deal from multiple dealers by tendering your business. They did all the negotiating, arranged the trade-in valuation and my new car was delivered to the office with a full tank of fuel. My trade in was also picked up in the same seamless process.

Once you decide what you want, they do all the work for you, negotiation with car sales persons, provide additional ongoing services and discounts on tyres, batteries etc.

I got a great deal and would recommend this free service to anyone. They saved me so much time and several thousand dollars through their buying power."

*Jeff Allan
Senior Project Manager
Aviation - Mascot*

START THE YEAR OFF WITH A NEW SET OF WHEELS

Thinking about updating to a new car? SECU can make this an easy process.

We have a great car loan rate of 9.34% p.a.* No hidden fees and charges.

Features include:

- No application fees
- Terms up to 5 years
- FREE new car buying service through Private Fleet (save thousands)
- No monthly or early payout fees
- Redraw facility available
- Pay as much as you want without penalty
- Greenslips available from Allianz



* Terms, conditions, fees and charges apply.

Come in and see us today or call us on (02) 9897 8777 or visit our website at www.shellcu.com.au



CREDIT UNION INDUSTRY TV CAMPAIGN

You may have seen our television commercials appearing around the traps again. We are currently in our third and final burst of advertising.

This campaign has proved a great success, creating awareness and choice for consumers and has definitely kept the banks on their toes.

Here are some facts for your interest:

- Did you know the first modern credit union was established in 1946?
- Shell Employees' Credit Union has been serving their members for the past 47 years now

As a SECU member, you receive many benefits such as:

- We are run solely to benefit members and their communities, not external shareholders
- We know and understand our members by providing the relationship and service they expect
- We are secure and have government guaranteed deposits
- We provide our members with a fair deal

Come and share the experience of over 4.5 million Australians and let the secret out to all your family and friends.

Call us today on (02) 9897 8777, check out our website at www.shellcu.com.au or email us at enquiry@shellcu.com.au

Cash Passport – ATM and Debit Features and Benefits 2011

Cash Passport

The safe and easy way to carry money overseas

Now available in ATM and Debit

Both cards provide access to local currency when used at over 1 million Visa ATM's worldwide.

Key Features and Benefits

- ATM cards available in 7 currencies: British Pounds, US Dollar, Euro, New Zealand Dollar, Australian Dollar, Hong Kong and Singapore dollars
- Debit cards available in 5 currencies British Pounds, US Dollar, Euro, New Zealand Dollar, and Australian Dollar
- Ability to withdraw money at over 1 million Visa ATM's worldwide
- Not linked to bank accounts. Card issued instantly over the counter
- 2 cards provided – one can be used as back up
- Debit card - PIN and signature protected
- Emergency cash available if card lost or stolen
- 1 simple ATM transaction fee - \$3.75 AUD or foreign equivalent
- Card activated within 4-5 business hours of purchase
- 24 x 7 Global Emergency Assistance
- Accepted at over 24 million Visa retailers globally with NO transaction fee
- ATM and Debit cards can be reloaded in store, via Bpay or SMS
- Card holders can change PIN numbers, review transactions statements and locate the closest ATM on line at www.cashpassport.com.au
- Minimum purchase amount \$100



Travelex worldwide money

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

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