

issue no.121 October 2011

pcnews

OMG: it's PC!

PC embraces social
networking for
members



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Police Credit
Securing your future

PC embraces social networking

Police Credit is now on Facebook and Twitter, and has launched a new microsite, www.youandmoney.com.au

You and Money is an educational resource to help members learn about money. Police Credit wanted to provide members with a resource to help make sense of complex money matters, and create a channel for people to give and get feedback on their money interests, hence You and Money was born. We encourage you to check it out!

We launched social media to keep you up to date with our work and the activities of the organisations we support. Through our Facebook and Twitter presence, we aim to reach out to our members and provide another method for you to communicate with us. Now, anywhere there is internet, you can connect with PC.



You and Money

Stay in the know on a variety of money topics

 youandmoney.com.au

 twitter.com/uandmoney

 facebook.com/youandmoney

PC and the Community

Stay up to date on PC's community involvement

 twitter.com/pcandcommunity

 facebook.com/pcandthecommunity

Police Credit

Keep informed on PC's rate changes and corporate updates

 twitter.com/police_credit

 facebook.com/policecredit

If you haven't used social media before, it's easy. Using Facebook and Twitter opens up a whole new world of information, with minimal effort. The trick is to be selective about who you follow to make sure that the information you receive directly relates to your interests.

Following PC on Facebook and Twitter will ensure you receive alerts as we publish new information. You can respond to our updates or get involved in conversations with other followers.

We look forward to you joining us on our social networks!

Limbs 4 Life

Police Credit is proud to announce our support for Limbs 4 Life, a charity dedicated to empowering amputees with information and support.

Limbs 4 Life provides programs and services that assist amputees, their families and their caregivers, as they believe no amputee should suffer the trauma of limb loss alone.

Through their Peer Support Program, Limbs 4 Life matches amputees in the hospital or rehab with trained volunteers who have lived with limb loss and can offer psychological and emotional support. Additionally, they promote community interaction and participation by hosting a range social events and activities, tailored to help with fitness and general well-being. Events include golf days, barbeques, lawn bowls and awareness week activities, keeping amputees connected in their community. Police Credit's support will help this results-driven organisation expand its services so that more amputees can receive the support they need and deserve.

JOIN

us in celebrating Amputee Awareness Week from 4 - 11 October, 2011. To support Limbs 4 Life with a donation, visit limbs4life.com/content/contact/donate.php or to learn more visit facebook.com/pcandthecommunity

What life stage are you in?

The You and Money website presents financial information, tips and links, to you, in your stage of life.

Perhaps you are starting university, or starting a family, focusing on your career, or thinking about retirement. You'll find articles on a variety of money topics that provide general information and may be useful to you in your current life stage. You can learn to manage your money from reading articles and engaging with people in the same situation as you.

Visit youandmoney.com.au to learn about the money topics that interest you and check out facebook.com/youandmoney and twitter.com/uandmoney to express your money matters in real-time.

iPod Touch winners

We are pleased to announce that PC members Sarah and Danielle won new iPod Touches in our You and Money iPod Touch competition. Congratulations to both our winners and thank you for participating!

PC and the Community

At Police Credit, we are committed to social responsibility and we proudly support initiatives that improve the communities in which our members work and live.

We have many long-standing associations with organisations that provide valued assistance to different community sectors. We aim to support organisations that our members would be proud of.

Our circle of friends

The Police Credit circle of friends includes:

- Limbs 4 Life
- Victoria Police Blue Ribbon Foundation
- Victoria Police Legacy
- Past and Present Women Police Association of Victoria
- St James Ethics Centre
- Victoria Police Amateur Sports and Welfare Society Inc
- Southern Health
- Mercy Health
- AQA Qualcare
- Bapcare
- Southern Cross Care and many more.

Follow PC and the Community

Follow our PC and the Community Facebook and Twitter accounts for updates on worthwhile causes and community events as they take place.

VISIT

facebook.com/pcandthecommunity and twitter.com/pcandcommunity to learn more about social responsibility at PC and how you can show your support by volunteering or making a donation. Further information can be found on policecredit.com.au/community.aspx

Two competitions, two chances to win \$2,500

Get your family and friends to join Police Credit for your chance to win a \$2,500 Flight Centre voucher and \$2,500 worth of WISH Gift Cards®.



Once again, Police Credit is rolling out its annual new member competition – but this time with a twist. Members have not one, but two chances to win gift cards of \$2,500 in value.

Here is how it works

Encourage a family member or friend to join Police Credit. Arrange for the prospective member to complete the Competition Referral form and an Application for Membership.

To enter for a chance to win a \$2,500 Flight Centre voucher:

Ask the prospective member to call Police Credit on 13 63 73 to obtain the relevant forms. Include the Competition Referral form with the Application for Membership and post to Police Credit, or drop them off at a PC branch.

To enter for a chance to win \$2,500 worth of WISH Gift Cards:

Get the prospective member to visit facebook.com/pcandthecommunity and click on the 'Exclusive' tab. Fill out the competition Application for Membership form. Print and deliver to Police Credit, in person or by post.

You can enter both competitions with the same family member or friend, but you must enter both competitions separately to double your chances of winning – and theirs!

Remember, new members must be actively transacting to win.

Anyone who is an existing Police Credit member (police, emergency services, health industry or public service) can nominate their immediate family members straight away. Police Credit members who have held membership for a minimum of 12 months can nominate other family members or friends.

HOW

For more information and conditions of entry, visit www.policecredit.com.au or drop in to one of our branches. Competitions close 20 January 2012. Good luck!



The competition prize is donated
by CGU Insurance Limited
ABN 27 004 478 371 AFSL 238291



Get your hands on a Mac-Pack!

PC is giving you the chance to Mac-cessorise your home by entering our new CGU home and motor insurance competition.

All you have to do is obtain a CGU home or motor insurance quote from PC between 1 October 2011 and 13 January 2012 to be automatically entered to win a deluxe Mac-Pack.

Prize:

1 x 21.5" iMac

1 x iPad 2

1 x Apple TV

1 x Microsoft Office 2011

1 x AppleCare Protection Plan

1 x Apple HDMI to HDMI cable

MORE

Obtain a quote today.

For more information and conditions of entry, visit www.policecredit.com.au or call PC Insurance Agency on 13 63 73 & press 2



The competition prize is donated by CGU Insurance Limited
ABN 27 004 478
371 AFSL 238291

“ Carolyn

“Low fees, great service and a real person at the end of the phone – that’s why I’ve been a happy PC member for more than 10 years. Apart from my savings accounts, I’ve always had my contents insurance through PC too. I was very glad I did, because I recently had to make two claims.

First of all, my home was robbed last year. I lost my laptop and every piece of jewellery I owned. It was really upsetting but luckily I had photos and that helped a lot. From the start, CGU were easy to deal with. They organised appointments with jewellers for me and kept in touch to let me know how the claim was progressing. Very soon after I had a cheque for the total replacement value of what I’d lost.

Then in February, major floods put the entire bottom floor of my townhouse six inches under water. While body corporate insurance covered damage to the building, I had to make a claim with CGU for damage to contents, which included carpet and a lounge suite. Again, everything went really smoothly and both items were replaced at equal value to what I had.

Like Police Credit, CGU treated me as if I was a person and not just a claim number. Both times the claims were settled with a minimum of stress. I couldn’t be happier with the service I received.”

Sandra

“I’ve been a PC member since the early 1970s, and am proud to say I’m still a member. Everyone there has always been so helpful and understanding, I wouldn’t think of going anywhere else. Over the years I’ve had lots of financial institutions offering me deals, but I’d never change. Not after the level of service I’ve had from PC.

Since I joined, I’ve arranged my insurance through PC too and my building and contents policy was with CGU when the floods hit last year. My home was badly damaged. The rooms affected by the floods had 5cm of water throughout. The floors were ruined, damage to furniture was extensive and walls were rotting behind the cupboards.

I contacted PC at first and they told me exactly what I needed to do. Then I went through CGU and they were great. The assessor said that we had to replace the whole floor, parts of the roof, walls and furniture. The job involved electricians, plumbers and tilers and everyone worked hard to make sure it was done well. In fact, the claim covered a bit more than I expected – nobody’s ever heard of that happening before!

I’ve got nothing but praise for CGU and for PC. The whole experience showed me that these people really care.”

Join our Movember Charity Challenge[©]

'Grow a mo' with Police Credit this November to help change the face of men's health.

Start clean shaven on 1 November and don't touch a razor for an entire month for your chance to win some great prizes, including three \$250 JB Hi-Fi gift vouchers for most original moustache, most retro mo, and of course, best overall moustache. Join the Police Credit team for your chance to win!

The Movember Challenge supports prostate cancer and depression initiatives by raising money and awareness for the two biggest health issues faced by men.

GET INVOLVED!

To get involved, visit www.policecredit.com.au/movember.aspx



Free PC Investment Property Seminar

Do you have an investment property?
Or are you thinking about becoming a property investor?

Then this free seminar is for you. Representatives from the Australian Taxation Office and Opteon Property will present on the night and Police Credit's home loan and financial planning representatives will also be available to answer your questions.

You'll find out more about:

- Local economy and local housing market
- Important income tax considerations for rental property owners
- Tax depreciation schedules
- Negative vs. positive gearing
- Deductible expenses
- Capital gains tax
- Record keeping
- Choosing the right investment home loan for your strategy

ATTEND a seminar near you.

PC members and non-members are equally welcome to attend.
To RSVP for a seminar in your area, call 03 9268 9246.

Date & Time	Venue
10 October 6-8pm	Geelong State Government Office Corner of Little Malop & Fenwick Streets, Geelong, 3220
11 October 6-8pm	Wangaratta Performing Arts Centre, Conference Room. 33-37 Ford Street, Wangaratta, 3676
12 October 6-8pm	Ballarat Base Hospital – Lecture Theatre, Drummond Street, Ballarat 3350
24 October 6-8pm	Dandenong Club, 1579 Heatherton Road, Dandenong, 3175
3 November 6-8pm	Lakeview Resort, 286 Napier Street, Bendigo 3552



Director's message

While Police Credit is a successful financial business, we've always been involved in our community too, supporting worthy causes and looking after our members in any way we can.

Now we're going further by giving our members a way to get involved, by participating in great causes, such as our Movember Charity Challenge, or volunteering with worthwhile charities, like Limbs 4 Life. See pages 3 and 6 to find out more. In this edition of PC News, we also talk a bit about insurances. Total and Permanent Disability is an increasingly popular cover with members who are keen to protect their family finances against illness or disability. And we were very pleased to hear from two PC members who praised the service they received from our insurance partner CGU during the recent storms. By forming partnerships with reputable and experienced insurance providers such as CGU and Allianz, we can ensure you receive the best possible insurance services.

Our Annual Financial Report for 2011 is now available on our website. We encourage you to view this online and support our environmental sustainability.

Finally, I'd like to thank you for voting in the Election of Directors for 2011. Voting is now closed and results will be announced at the upcoming Annual General Meeting, which will be held at 6.30pm on 18 November 2011 at the Downtowner on Lygon. We hope to see you there.

– Wayne Taylor

Little Copper Club

Congratulations to Jett, Chloe, Tahlia and Ben, who each won \$50 for their entries in the July Winter Word Scramble competition.

Spring colouring competition

Carefully colour in the springtime picture below. There are four \$50 prizes on offer. Remember that you must be a member of the Little Copper Club to enter one of two categories – under 9 years of age, and 9 years and over.

Send your entry post-free with the coupon to:

Reply Paid 669, Police Credit
Carlton South, Victoria 3053

Entries close 5pm on 1 December, 2011.

Name	Age
LCC Membership #	
Address	
Tel	



Think about TPD insurance

If you became totally and permanently disabled, would you have to use your superannuation to settle your debts? With the average mortgage at about \$300,000, you may not have a lot left to live on.

Total and Permanent Disablement (TPD) insurance can make a real difference to the financial wellbeing of you and your family if you suffer this level of disability. It's worth noting that the majority of claims paid for TPD insurance relate to sickness, not injury (life insurance is only paid on death).

TPD insurance can be taken either as a stand-alone policy or combined with other personal risk insurances tailored to your individual needs. In most cases, TPD insurance premiums are very competitive and a small price to pay for peace of mind.

To find out more, call PC Planning on 13 63 73 & press 5, or email pcplanning@policecredit.com.au.

PC Planning financial planners are representatives of Police Association Credit Cooperative Limited ABN 33 087 651 661 AFSL 240293 (Police Credit). Our financial planners are members of the Financial Planning Association of Australia. This advice is general and has been prepared without taking account of your objectives, financial situation or needs. Because of this, before acting on the advice you should consider whether the advice is appropriate for you. Before you make any decision to acquire any life insurance product you should obtain and consider the relevant Product Disclosure Statement available from PC Planning who act as an agent for AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia), MLC Limited ABN 90 000 000 402 AFSL 230694 and Asteron Life Limited ABN 64 001 698 228 AFS Licence No. 237903 (Asteron). PC Planning is a registered business name of Police Credit.



PC voted one of Australia's best credit unions - two years running

We are pleased to announce that, once again, Police Credit has placed in the top 5 in the Mozo People's Choice Awards for the Best Credit Union in Australia. Thank you for supporting us!

The Mozo People's Choice Awards are the first banking awards decided solely by customers who rate their financial institutions on six criteria: overall satisfaction, price, features, customer service, convenience and trust.

WISH Gift Card ©Woolworths Limited ABN 88 000 014 675. Movember : © Movember Foundation Inc. This newsletter has been prepared by Police Association Credit Cooperative Limited ABN 33 087 651 661 AFSL/Australian Credit License 240293 (Police Credit). Any advice is general advice only and does not take into consideration your individual objectives, financial situation or needs 'your personal circumstances'. Before you make any decision to acquire any general insurance or non-basic cash deposit and related non-cash payment product or service you should consider your personal circumstances and consider the relevant Product Disclosure Statement (PDS) available from any branch of Police Credit or by calling 13 63 73. Police Credit provides general insurance products as an agent for Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708, Club Marine Limited ABN 12 007 588 347 AFSL 236916, CGU Insurance Ltd (CGU) ABN 27 004 478 371 AFSL 238291 and Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFSL 238292. Police Credit, as an AFSL holder, sells the products under an agreement with the issuer CGU Insurance Ltd (CGU) ABN 27 004 478 371 AFSL 238291 Home Loan Seminars: Our financial planners are members of the Financial Planning Association of Australia and are representatives of the Police Credit. Any advice given will be general, having not considered your individual financial situation, objectives or needs. For personal advice, you should contact Police Credit directly on 13 63 73. Fees and charges apply to PC's home loans. Information on terms & conditions, interest rates and fees & charges is available on application or request. CGU Home or Motor Insurance Competition: available to eligible members until 11:59pm DEST on 13 January 2012. Membership Competitions: available to eligible members until close of business on 20 January 2012. Terms and conditions for both competitions are available on request through a branch or by phoning 13 63 73. The prizes are supplied by CGU Little Copper Club competition: Conditions Of Entry Little Copper Club "Spring Colouring Competition". Information on how to enter and prizes form part of these conditions of entry. Entry is only open to residents of Victoria who are members of the Police Credit Little Copper Club. Immediate family of employees and directors of Police Credit are not eligible for entry. This competition commences 1 October 2011 and will close 1 December 2011 at 5pm. All entries must be at the Carlton office of Police Credit by 5pm on 1 December 2011 and will remain the property of Police Credit. Judges' decision is final and will be made on 09 December 2011 at 11.00 DEST at the Carlton office and no correspondence will be entered into. Winners will be notified by telephone or mail and their names published in a generally approved newspaper or in January 2012 edition of PC News. Prizes comprise of four \$50.00 deposits to Police Credit accounts, are not transferable or exchangeable and cannot be taken as cash. Police Credit 121 Cardigan Street, Carlton VIC 3053 www.policecredit.com.au 10.11.2634pc 5627 10/11

CONTACT US ON 13 63 73

RAPID RESPONSE OPTION 1

PC INSURANCE AGENCY OPTION 2

E: pcinsurance@policecredit.com.au

MEMBER RESPONSE

GENERAL ENQUIRIES - OPTION 3

E: pceasyhelp@policecredit.com.au

PHONE-A-LOAN OPTION 4

HOME LOAN OPTION 4

E: pcloans@policecredit.com.au

PC PLANNING OPTION 5

E: pcplanning@policecredit.com.au

ADMINISTRATION

E: carlton@policecredit.com.au

WWW.POLICECREDIT.COM.AU

