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rediATM + nab

Save even more on fees!

First Option Members have scored a huge benefit by nab joining the rediATM network. This means that you can now use all nab ATMs 'direct charge free'.

We've doubled our ATMs and doubled the convenience. Now there's more than 3,100 places to access rediATM fee-free. To illustrate the benefit to Members, NSW had 556 rediATMs and now have 1,004 ATMs in total, while Victoria had 151 rediATMs and now have 670 ATMs in total - a 344% increase!

While these transactions are 'direct charge free' to First Option Members, there is a cost that is absorbed by your Credit Union every time you use an ATM. So we ask that you use ATMs wisely, by not making small withdrawals daily and by using EFTPOS and getting 'cash out' when you are at the supermarket. (Members get 10 free EFTPOS withdrawals per month).

To find your nearest nab or rediATM go to www.rediATM.com.au

If you don't have a Visa Debit or Redicard and want to enjoy unbeatable ATM access, please complete a 'Service Activation' form from www.firstoptioncu.com.au or call 1300 855 675.

Take a fresh look...

New Member website

Being aware of the ever changing needs of our Members, First Option recognised that the existing website needed an upgrade.

So over the last few months, we have been developing a brand new website that is easier to navigate and more secure than ever. It will also enable First Option to provide you with regular news and advice that is relevant to your everyday banking needs.

To further enhance your online experience, we are also developing a new Internet Banking service that is more secure and easier to use.

The new website will be launched shortly, but in the meantime, here is a sneak peek at the new front page.



For a limited time
First Option is offering you

5.13% pa*

on a 24 month special Term Deposit

- Interest paid annually
- No minimum deposit

TO APPLY

Call 1300 855 675 or download an application
from www.firstoptioncu.com.au

* Rate current as at 22 September 2009 and may be withdrawn at any time. Interest paid annually, but you may choose interest paid monthly (rate of 4.93%pa). Maximum deposit \$1 million. Terms and conditions apply. Fees and charges may apply.

BPay View to be discontinued

Members are advised that the 'BPay View' service will be discontinued from 1 November 2009. Only a small handful of Members ever used BPay View, as very few billers offer this service. So in the best interests of all Members, we have decided that the cost of providing this service can be reallocated to other areas, such as a new Internet Banking service with greater functionality and security - coming soon.

This change does not affect our popular and free BPay service, which allows Members to pay most of their bills via Internet Banking or PhoneLink. With more than 16,000 biller codes covering companies, utilities and government departments now accepting payment via BPay, it really is "the easy way to pay".

To use BPay, you simply need to be registered for Internet Banking or PhoneLink. This can be done by completing a 'Service Activation' form, available from our website or by calling 1300 855 675.



Cash Management Account

How does the Cash Management account work?

As the name implies, this account helps you to manage your money. The interest rate for this "at call" account is highly competitive and is worth considering if you need to place funds from the sale of your house, car, boat or other similar asset, while you consider longer-term money management.

What are the features of this account?

- ✓ Funds available at call
- ✓ No minimum deposit
- ✓ No account keeping fees
- ✓ Competitive tiered interest rates
- ✓ Interest calculated daily and paid monthly

Product in

FOCUS



How can I access this account?

You can withdraw your funds via corporate cheque, BPay, direct debit, transfer to Access Saver or by visiting a First Option branch. To deposit, choose from direct credits, mail, transfers, payroll allocation or branch. You may also transfer and check balances using Internet Banking and PhoneLink.

How do I open an account?

Easy! Simply download a 'Service Activation' form from our website or call us on 1300 855 675.

Note: The above product is provided by First Option Credit Union Limited ABN 95 087 650 735, AFSL No. 236 509. Terms, conditions, fees and charges apply and can be obtained from First Option. This account does not offer cheque book and ATM/EFTPOS access.

Security Password provides peace of mind

Security is a major issue for all financial institutions. First Option uses a 'Security Password' to identify Members over the phone. Members who call for assistance need to quote their 'Security Password' to confirm their identity. Gone are the days when you can quote your date of birth or address, as this information can be easily accessed by those seeking to commit identity fraud.

These days, most Members use Internet Banking or PhoneLink to manage their accounts, but if you require assistance from the Member Service team, you need to quote your 'Security Password'.

If you don't have one, simply complete the 'Security Password Registration' form, available from our website or by calling 1300 855 675.

Call us before heading overseas

Are you planning a white Christmas in Europe, or a tour around Asia at the end of the year? If so, then First Option has you covered.



If you need money to pay for your holiday, you can apply for a **Travel Loan**¹ at a competitive rate, with no application fee or monthly fees. But don't leave it to the last minute!

We can also handle all your foreign currency needs, including the new **Cash Passport**² travel money debit card. This allows Members to make point-of-sale purchases fee free at over 24 million Visa merchants worldwide. Pay for accommodation, restaurant meals and souvenirs without coming home to any unpleasant bills.

You simply pre-load the Cash Passport debit card with as much money as you're prepared to spend, so there is no danger of overspending. The Cash Passport also allows you to lock in the exchange

rate before you depart, and once you're there, you have access to local currency for one fixed ATM withdrawal fee, while point-of-sale purchase transactions have NO transaction fee!

We also provide MemberCare[®] **Travel Insurance**³, so you can relax and enjoy your holiday knowing that you're covered for events such as lost luggage, travel delays, rental vehicle excesses, medical and dental expenses. Don't let your well-earned holiday turn into a financial nightmare!

For a competitive Travel Insurance quote, a Travel Loan application form or more information about Travel Money and Foreign Currency, simply call **1300 855 675**.

Top Travel Tip

If you're planning a trip overseas, please tell us where and when you're going. We use sophisticated software to track 'suspect' transactions and we contact Members to confirm them. This provides peace of mind, which is invaluable when visiting far away places.

Winners!



Congratulations to the winners of our recent MemberCare promotion.

Dianne Donaldson (pictured) works at Ericsson Docklands (Vic). She was planning to take her family of five on a trip to Tasmania and the \$500 travel voucher will help her pay for the trip.

Diane Kewin from Yagoona NSW was very excited to hear the news. She recently visited a friend in Melbourne, so her travel voucher came just at the right time. Diane had never won anything like this before!

Both these members are winners twice over - not only did they win a great prize, but they also have 'peace of mind' knowing they are protected by **MemberCare** insurance. For a free, no obligation quote for your home, contents, car, motor bike, next holiday, caravan or investment property, call **1300 855 675**.

Winner of Cash Passport promotion

Leilani Loau from Chippendale NSW purchased Travel Money from our Granville branch during our promotion, which ended on 31 July 2009. She has won \$250 extra spending money on a Cash Passport card.

Purchasing a Cash Passport card at First Option for your next overseas trip only takes a few minutes. To find out more, call **1300 855 675**, visit www.firstoptioncu.com.au or your nearest branch.



1. First Option Credit Union Limited ABN 95 087 650 735, AFSL 236 509 is the issuer of this product. Full terms and conditions, including variations to interest rates, are prescribed in the Terms and Conditions brochure, available on request. All rates are subject to change at Directors' discretion. Normal lending conditions apply.
2. Travelex Limited ABN 36 004 179 953, AFSL 222 444 is the issuer of this product. For further details, a PDS is available and can be obtained from First Option. You should review the PDS before deciding to acquire the product.
3. Before making a decision about your insurance needs, please refer to the PDS available from First Option, issued by CUMIS Insurance Society Inc. ABN 72 000 562 121 AFSL 245 491 (Incorporated in the United States. The members of the Society have no liability.) trading as CUNA Mutual General Insurance.

Don't let financial pressure get to you

First Option exists to help its Members, some of whom are currently experiencing financial difficulties.

If you need some advice or assistance, please don't hesitate to contact us. Here is a short note, sent recently by one of our Members:

Hi,
Thanks heaps for all your help during my financial shortfall. You wouldn't get that kind of service from a bank... I always rave about my Credit Union!

(The names of the member and staff have been removed)

Reminder - Available funds

First Option does not want Members to pay any unnecessary fees, so we are reminding members to have sufficient and available funds in their correct accounts to cover any direct debits and cheques. By doing this you will avoid Dishonour fees, as well as the Overdrawn Account Penalty, which is currently \$15.00. Members are advised to check their account balances regularly using Internet Banking and PhoneLink.

Did you know?

In Australia, 86.5% of credit union members reported high satisfaction in April 2009. Credit unions consistently out-perform the major banks, with only 71.4% satisfied in April 2009.

Availability of Christmas Saver funds

Members with Christmas Saver accounts will be able to access these funds from 15 November 2009 to 31 January 2010. Funds are not automatically transferred to your main access account, to give Members control over the funds they need. To transfer funds, simply use Internet Banking, PhoneLink, or visit a First Option branch. Any funds you don't need will remain in your account for Christmas 2010.

Christmas is such an expensive time of year, so this account really takes the pressure off your finances. You can open a Christmas Saver at any time of year and arrange to have regular payments made to the account. To open an account, simply complete a 'Service Activation' form, available from www.firstoptioncu.com.au or call 1300 855 675.

E-statement service to be streamlined



While our existing e-statements deliver fast, paperless statements to Members, it requires Members to remember a separate password and does not have an archive facility. This will soon be changing with the introduction of our new Internet Banking service, scheduled for late 2009.

Members will still receive an email informing them that their e-statement is ready, but instead of receiving an attached file, Members will simply log in to Internet Banking and retrieve it from there. Not only does this deliver greater security, but it removes the need for a separate password and allows you to see previous statements.

Members will receive more information about this exciting development in the future, so please read your statement inserts, whether they be paper-based or online.

Have you changed your contact details?

Have you recently moved or changed jobs? If so, please advise First Option immediately. It is important that we have your current address, phone numbers, email address, etc. Just complete a 'Change of Contact Details' form, available from our website or call us on 1300 855 675.



First Option Credit Union Limited

ABN 95 087 650 735
BSB 802 876 AFSL No. 236 509

Melbourne
Level 4, 409 St Kilda Road
Melbourne VIC 3004

PO Box 7063
St Kilda Road VIC 8004

Sydney
489 Harris Street
Ultimo NSW 2007

Granville
1 Memorial Drive
Granville NSW 2142

p. 1300 855 675
f. 03 9869 8787 (Melb)
f. 02 9211 2374 (Syd)

enquiries@firstoptioncu.com.au
www.firstoptioncu.com.au