



Smart Chip & AGM



Coming Soon- Better Visa Card Protection.

All Visa Cards will soon feature EMV Chips, the new global standard in card security. Virtually impossible to copy, EMV chips give you a new level of protection against counterfeiting, card skimming and other fraudulent use. Soon, when your Visa Debit card is due for renewal it will be replaced by a card containing improved chip technology. Keep an eye on www.sutherlandcu.com.au for updates.

A warm invitation to our members

The 39th ANNUAL GENERAL MEETING will be held on Wednesday the 25th of November 2009 at 6pm at The Hazelhurst Gallery & Arts Centre on the corner of The Kingsway and Talara Road, Gympea.

You are warmly invited to attend our AGM to learn about your Credit Union's progress 'in the Shire, for the Shire' over the past financial year, so please remember to mark this date in your diary.

Light refreshments will be served at the conclusion of the meeting, so to assist with catering, it would be appreciated if you **call Memberlink on 1300 784 388** if you plan to attend.

*We look forward to
seeing you there...*

The risks of being underinsured or not insured

The large scale losses experienced after the recent Victorian bushfires serve as a reminder of the importance of insurance in avoiding financial losses.

Whilst circumstances such as these are at the extreme end of the scale, insurance can also play a significant role in protecting against smaller losses such as those associated with theft or accidents.

More Australians have inadequate protection, with the Australian Securities and Investments Commission stating that up to 80% of home owners are underinsured. In the event of a loss, this group could still face significant costs to replace their home or belongings despite having an insurance policy.

It is important to consider your sum insured and also any potential hidden costs to ensure that you are sufficiently covered in the event of a loss. For example, if your home is destroyed you will need to allow for the costs of removal of debris from the site and for architect's fees. These can add an extra 10-20% on replacement building costs.

You can source a registered valuer to provide a formal value for your belongings, however this can cost upwards of \$300. As a Sutherland Credit Union member, a cost-effective option is to utilise the online calculator on our website to calculate an adequate sum insured for your building and contents.

If you are interested in acquiring insurance, or reassessing your sum insured, QBE** can assist you with your insurance needs. Simply contact Sutherland Credit Union as preferred insurance partner on **1300 784 388** or visit www.sutherlandcu.com.au for further information.

Important Notes

This material does not take into account your personal needs, objectives or financial circumstances and you should consider whether it is appropriate for you. **Terms, conditions and acceptance criteria apply. Cover limits apply as set out in the policy wording. Please read the product disclosure statement available at www.sutherlandcu.com.au to decide if a policy is right for you. Insurance issued by QBE Insurance (Australia) Ltd ABN 78 003 191 035 AFS Licence 239545. Sutherland Credit Union is an Agent for QBE.

“Sea Break” Beach House Exclusive Offer

“Sea Break” at Callala Beach is located on the northern shores of Jervis Bay, just 2 hours drive from the Sutherland Shire and has become world renowned for its white sand, pristine waters and resident pod of dolphins. It is ideal for a relaxing holiday, or just a weekend getaway.

“Sea Break” is a fully renovated Beach house that has been tastefully furnished throughout and offers 3 bedrooms (sleeps 8), polished floor boards, fully functional kitchen with dishwasher – all this only a hop, skip and a jump to the Beach.

The Credit Union has negotiated a great deal for Members of 15% off for any holiday rental at this property outside of the Christmas to New Year week. This offer is open until 28/2/10 only.

To take advantage of this offer, make your booking through Callala First National on (02) 4446 4313, but you will need to be quick. For more details, visit the Holiday Rentals page of ‘Home & Property’ at www.sutherlandcu.com.au.



Features Of The Property...

- Close to fantastic family beach
- TV
- DVD
- Dishwasher
- Gas BBQ
- Combustion Fire
- Queen bed and two tri-bunks

Glenn Benson Tiling



Glenn has 20 years experience in the Shire and is more than qualified to assist with any tiling of bathrooms or floors, re-grouting, waterproofing or repair work.

Special offer...

A 10% discount on labour costs is available to all SCU members.

Call Glenn on 0408 677 794

Please note: Sutherland Credit Union does not endorse nor take responsibility for the quality or performance of goods/services purchased and does not accept any legal liability arising from goods and services offered through the MVP or the Home & Property Program.



Glenn Benson...



10% discount on labour...

Spring is an ideal time to renovate and add value to your property!

If you've been thinking about home renovations, now is a perfect time to get them underway. With our fast and affordable finance, you can have your project completed well before Christmas.

Just apply on 1300 784 388 or ask at any branch.

Your Credit Union offers a range of secured or unsecured loans for home renovations, big or small. Or, if you already have a loan with us, it's easy to top it up to cover your project.

As a special bonus to Members who have a loan of \$5,000 or more approved and advanced by us between 10 October and 5:00pm no Friday 11 December this year, will go into the draw* to win a \$1,000 Voucher to spend at any of our MVP Businesses. (Check the enclosed listing for the many professional home renovation services and discounts they offer to our Members).



CRONULLA



ENGADINE



MENAI CENTRAL



MIRANDA



SUTHERLAND