

Mutual Value Program

Sutherland Credit Union's Mutual Value Program (MVP) is designed to generate value and opportunities both for our Members, and for businesses owned by our Members.

The Credit Union provides a tool for local businesses to communicate their message to a large number of potential customers, at the same time presenting those customers with high value offers not normally available to them.

How it works

Our challenge has always been to offer our Members real value for their membership that isn't available elsewhere. While we believe our products and services are top shelf, we now have a program that adds value for our Members, your business and the Credit Union. Sutherland Credit Union actively promotes and refers to participating businesses on a regular basis;

- Members who elect to receive e-updates are emailed monthly
- The Credit Union website features a business of the week, we also provide a free link to your website
- Meet and discuss your business with our branch managers
- Point of sale, and in-branch displays can be set up to promote your business
- You and your business can be profiled in our colour newsletter to members

With our Mutual Value Program (MVP) you can extend exclusive offers to your fellow Members!

MVP Terms and Conditions

- A minimum relationship balance of \$50,000 must be maintained with Sutherland Credit Union (SCU).
- Sutherland Credit Union retains the right to remove a participant at any time for any reason.
- Sutherland Credit Union reserves the right to refuse participation/inclusion of a business/offer or advertisement for any reason.
- Sutherland Credit Union does not endorse nor take responsibility for the quality or performance of goods/services purchased by MVP participants.
- Sutherland Credit Union does not accept any legal liability arising from goods and services offered through the MVP.
- Participation is on-going while the minimum \$50,000 relationship value criterion is met, subject to other terms and conditions herein.
- Deadlines specified by Credit Union Management for each Newsletter edition for providing/confirming copy and special MVP offers must be met or the ad will not be included.

MVP Expression of Interest

Member Name/s _____

Member Number/s _____

Business Name _____

Type of Business _____

Business Website _____

Relationship Balance _____

Contact Phone _____

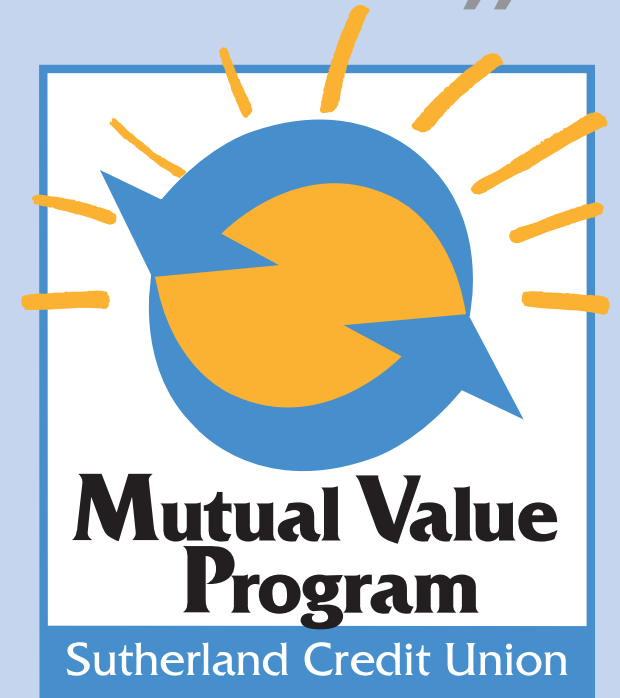
Contact email _____



Phone: 1300 784 388 **Fax:** 9521 4754
Email: memberlink@sutherlandcu.com.au
Website: www.sutherlandcu.com.au
Level 2, 670 Princes Highway, Sutherland 2232

Branches:
100 Cronulla Street, Cronulla
Cnr. Old Princes Highway & Station St., Engadine
5-21 Carter Road, Menai Central
31-41 Kiara Road, Miranda
740 Princes Highway, Sutherland

“Promoting local business to the community”



Mutual Value Program

Everybody wins

Our Members

- Receive even better value for their Membership, with a range of special offers from local retailers and service providers.
- Have the opportunity to support the local business community, and receive better than standard retail terms.

Our Business Customers

- Receive free marketing assistance in the form of promoting their goods, services and special offer to the homes of 13,000 Members, the majority of which are in the Sutherland Shire.
- Have the opportunity to promote their business locally, and to vary the special offer four times per year to test new products or concepts.
- Have their business advertised in Newsletters available in 5 Credit Union branches throughout the Sutherland Shire at Cronulla, Miranda, Sutherland, Engadine, and Menai.
- Will also have their business and special offer promoted on the MVP section of the Credit Union's Website.
- Receive highly competitive financial facilities for their business and personal accounts, including loan facilities.

Your Credit Union

- Is able to offer a wider range of benefits to existing and prospective Members and business customers.

What are the advertising specifics?

- As a minimum you will need to provide your logo, contact details, special offer details, and a minimum one line statement describing your business. Supporting and extended background information is subject to space consideration.
- The Newsletter will be mailed quarterly direct to Sutherland Credit Union Members in January, April, July and October and all postage and printing costs will be paid by the Credit Union.
- Website minimum inclusions will be the above plus a link to the MVP participant's business website (where available).

How does a Business qualify for the MVP?

It's simple. If you have your personal or business accounts with Sutherland Credit Union, you are eligible to participate in the Mutual Value Program. There are a few basic criteria to meet.

You are eligible if:

- You have a minimum total relationship balance of \$50,000 with Sutherland Credit Union.
- Your relationship balance can be a combination of savings and loans.
- Your relationship balance can also be a combination of personal and business accounts.

For example, a Car or Home Loan of a minimum \$50,000 would be sufficient for inclusion in MVP.

Loans must be confirmed as current (funded) and not at the application stage.

Participation in the MVP is FREE.

How do I join the MVP?

Complete the form at the end of this brochure, and drop it in to your closest Sutherland Credit Union branch (location details on the back of this brochure).

If you are not an existing Member of Sutherland Credit Union, drop into one of our branches and we will arrange for your personal and/or business accounts to be established. You will find our products very flexible and extremely competitive.

You can also express your interest through the website www.sutherlandcu.com.au or by calling our Business Development Manager on 0400 372 611.

Member Testimonials

Through the MVP Program the Credit Union is interacting with it's members. As a small business it is nice to know we are appreciated by our Financial Institution.

We have found the Credit Union has gone out of its way to assist small business with advertising and interaction with fellow members.

We have never found any other Financial Institution that is so innovative.

Brendan Weston, Larousse French Restaurant

Since joining the Mutual Benefit Program (MVP) I have had the pleasure of selling properties for members and gained additional referral business as well!

It is great to be able to refer people to your services and the services of the other Mutual Benefit Program (MVP) member businesses.

I have no hesitation in recommending your Mutual Benefit Program (MVP) to other local businesses wishing to move to a higher level of success by networking with local residents and business. Any prospects are welcome to contact me should they require any further endorsement of the Mutual Benefit Program (MVP).

Peter Toby, Licensed Real Estate Agent RE/MAX