

JANUARY 2012

COMMUNITY CONNECTION



**FIND US ON
THE NET AS WE
GET SOCIAL**

**MAKE A SMILE
VOLUNTEER**

**COMMUNITY
REWARD ACCOUNT**

**BUILDING A BETTER
ENVIRONMENT TOGETHER**

**MESSAGE
FROM OUR CEO**



FIND US ON THE NET AS WE GET SOCIAL



Finding us online has never been easier with the introduction of our 'We Are Listening Network', consisting of Facebook, Twitter, and our very own blog too. Links to 'We Are Listening' are on our website, just click on the links, it's that easy.

Connect with us via social media and find out more on what we are doing, including:

- Advice designed to improve your financial well being;
- Our Community Volunteer program;
- Updates on all of our activities and sponsorships, including photos of our staff out and about in the community;
- Information on how to connect with our networks, or attend our events; and
- What we are doing to reduce our carbon footprint.

Visit our website and follow the links to find the "We Are Listening Network".

MAKE A Smile Volunteer.

Our staff have committed to more than 1,000 hours of volunteering over the last financial year and we are seeking to build on this significantly with the help of our members, through our new 'Community Volunteer' program.

INTRODUCING COMMUNITY VOLUNTEER

We are proud to announce the launch of "Community Volunteer", a program designed to encourage our 185,000 members, staff and their families and friends to take advantage of volunteer opportunities in their local community.

HOW IT WILL WORK

We are working with volunteering associations around Australia to select volunteering opportunities that will be communicated to our members via our website, our newsletter 'Community Connection', social media pages, member mail-outs and at our Branches.

Through "Community Volunteer" we will offer a whole range of volunteer opportunities, from short term and one off opportunities to long term and regular arrangements. These opportunities will be

sourced from an array of non-profit, community, environment and charitable organisations and will cover local, national and international causes.

We believe the collective strength of our staff, members and our communities will make a significant impact on the community by facilitating a large volunteering base, ready to tackle anything.

MAKE A SMILE

Those who volunteer will tell you about the enrichment, the fulfilment and the satisfaction that comes from helping those around us. They call it the 'helper's high'.

Speak to any group or organisation that relies on volunteers, they will tell you of the desperate need to find more help.

And that's where with your help, we are proud to assist. It is our mission to help you to **Make a Smile – Volunteer.**

Visit our website to learn how you can make someone smile through volunteering, and see our latest volunteering opportunities.

BANKING & PAYING **BILLS ONLINE**

When banking and paying your bills online you need to know who you are providing your information to and be confident they will treat your details securely and appropriately.

There are a number of smart practices you can follow to make sure you are communicating, banking and shopping safely on-line:

- Firstly make sure your computer is secure;
- Always type your financial institution's website, rather than use a URL sent to you in an email;
- Be suspicious of unexpected emails from banks or financial institutions requesting your personal information or password details;
- Always log out after you have completed your banking online; and
- Ensure your anti virus software is up to date.

For further information on the above, including how to secure your computer and protecting yourself from fraudulent websites, visit the fraud and security page on our website.



MESSAGE FROM OUR CEO

Welcome to the January edition of Community Connection for 2012. I hope all our members and their families enjoyed a wonderful Christmas and New Year.



With 2011 behind us it's a good time to reflect on the year gone:

- Our financial year end results were very strong as represented by the solid net profit after tax of \$27.13m. All the profit is retained in our business to enable us to provide better products and services;
- Our Community Program, which incorporates the Community CPS Foundation, contributed in excess of \$1.9m to the communities in which we operate. This included supporting victims and communities impacted by the floods and cyclone disasters in Queensland;
- We pursued our strategy to expand into regional Australia when we merged with Wagga Mutual Credit Union and completed the intergration of Companion Credit Union in June. These mergers allow us to assist more

regional Australians with quality financial products and services;

- As part of our commitment to protecting the environment and improve access to members account information we launched e-statements in 2008. This initiative has assisted in reducing the paper usage within the business by 50% over the year;
- On the service front our strong service ethic was reinforced by a satisfaction rating of 92.6% being recorded across the Group;
- In fulfilling our aim to strengthen the communities in which we operate we launched the Community Volunteers Program. The program will bridge the gap between the needs of the community and finding willing people to assist by partnering with the various volunteer organisations across the country.

2012 will be another busy year for the Community CPS Group. We have a number of strategic projects that we are working on which will deliver on the Group strategy. Importantly we will maintain a strong focus on ensuring that the financial performance of the business remains solid.

We are looking forward to the year ahead as we continue strong financial performance and demonstrate our commitment to our members and the community.

Robert Keogh

2012 BOARD OF DIRECTOR MOVEMENTS

We farewell two Directors, Barry Hanna & Stephanie Chapman, who retired from the Board at the end of the November 2011 AGM. Barry & Stephanie brought a diverse and professional range of skills to the Board and each chaired Board Committees with distinction. Their Board colleagues and our staff wish them every happiness in their retirements.

We welcome Debra Goodin who joined the Board in August 2011. Debra is a chartered accountant and an economist with a strong corporate and financial background. Her skills will complement those of her colleagues on the Board.

It is with sadness we report that our former Board Chairman, Alan Hewitt, died in October 2011. The Board and staff extend their sympathy and condolences to Alan's family and friends.

BUILDING A BETTER ENVIRONMENT TOGETHER



Over the last few years we have been building sustainable practices into everything we do. We believe that by taking a sustainable approach now, we can create long term value for our members, staff and the community.

In 2011 we became a signatory to the United Nations Environment Program – Financial Initiative (UNEP FI). By signing the UNEP FI agreement, we are demonstrating our commitment to becoming a sustainable organisation that recognises its moral obligations to the community and the environment.

Protecting our environment remains a key focus and we will continually strive to become even more environmentally sustainable by exploring further initiatives that will allow us to reduce emissions and operating costs within our organisation.

For more information about UNEP FI visit www.unepfi.org

HELP THE ENVIRONMENT!

SIGN UP FOR E-STATEMENTS AND TOGETHER WE CAN REDUCE OUR CARBON FOOTPRINT

In July 2008 we offered our members an alternative to paper statements and introduced e-statements as an important initiative to reduce our environmental impact.

Since then we have significantly increased the number of members receiving e-statements to approximately 25,000. This has already reduced our paper consumption by almost 1 million sheets and reduced our greenhouse gases.

We want to significantly improve these results, and so once again we are asking our members to help us care for our planet by switching to e-statements.

For those members who are still receiving a monthly paper based statement (and don't have a credit limit) we will be writing to you shortly and asking you to move to a quarterly statement cycle.

HOW TO MAKE THE CHANGE

If you would like to switch to e-statements you can contact the Member Contact Centre on 13 25 85, visit a Branch, or register via Internet Banking. You can register yourself as long as you can receive Secure SMS or have VIP Token Security Authentication.

Or if you'd like to still receive a paper based statement but would like to reduce the frequency of your statement from monthly to each quarter you can call us on 13 25 85.

ENVIRONMENTAL PRODUCTS

To assist our members in reducing their carbon footprint, we have developed a number of products with features that encourage members to be more environmentally responsible, including our Enviro Loan. Our Enviro Loan makes it easier for members to purchase environmentally friendly products at a reduced interest rate as a reward for looking after our environment.



START OF YEAR \$SAVINGS ON NEW CAR PURCHASES!

2011 proved to be a slower year for new car sales. Manufacturers are more motivated than ever to sell off 2011 plated vehicles, in preparation for 2012 plated stock arriving soon.

Now is the time to take advantage of large manufacturer's bonuses on offer!

Combining great savings with our fantastic range of secured loans, a new car for the New Year has never been more affordable. . . . Best of all, through our partnership with Car Search Brokers Australia it has never been easier.

While we can assist with your Car Loan and Insurance, Car Search will locate and negotiate an unbeatable deal on your chosen vehicle. They'll even handle your trade in.

Here is the story of Matt & Lisa Leonard, who tell us about their experience buying their Honda Jazz. . .

We started searching for a car on the Internet however the process was taking weeks of searching, physical inspections, test drives, and obtaining mechanic checks.....it was all very time consuming.

We knew what type of car we wanted so when a friend told us about "Car Search", we gave them a call and decided to let them do the hard work for us, we figured it can't hurt, it doesn't cost us anything and they may be able to find our new car.

When Car Search told us they had found us the car we were looking for, we were extremely pleased we had initially called them. From the moment we phoned Car Search they stayed in touch by phone, emailed us photos of the vehicle and had the vehicle it

mechanically checked, all for a better price than what we had been quoted from the car yards we have visited!!

Matt said, "Next time I am looking to upgrade our car, I will call Car Search first. It was so easy and hassle free getting them to do the hard work and find what we were looking for. All we had to do was look at the photos they sent us of suitable vehicles. We then used the internet to check the vehicles value, whilst they worry about everything else".

"In a nutshell the car yards just wants to sell you a car they have, not the car you want. Car Search looked after us. I was so impressed I have been referring all my friends to them."



Call us on 13 25 85 or for more information on Car Search visit www.carsearchbrokers.com.au



DON'T LET SANTA SNEAK UP ON YOU IN 2012

Now that it's the New Year, if you are starting to feel the effects of your Christmas expenses and wondering where all your money went to over the festive season, it's a good time to consider a Christmas Club Account.

As little as \$10 a week, automatically deducted from your savings or by payroll deduction, will help kick start your festive season in 2012. Then by Christmas you will have a nice amount ready to start your Christmas shopping.

Call us on 13 25 85 or visit your nearest Branch to start your Christmas Club Account today and make next Christmas debt free.

EMPLOYER OF CHOICE. STAFF ARE RECOGNISED INTERNATIONALLY



Our Credit Union prides itself on continuously striving to be an employer of choice, and fostering talented young leaders. In recent years we have seen 3 of our staff win the Australian Abacus Emerging Leader Award & The World Credit Union Young Persons Award.

The Emerging Leader Award is the Australian award recognising young talent. It provides the winner the opportunity to attend the World Credit Union Conference.

Whilst attending the World Credit Union Conference attendees have the opportunity to apply for leadership awards.

Most recently Cas Scott from the Hunter Valley & Michelle Coelho from Perth, were recipients of these awards. This national and international recognition of our employees demonstrates the high calibre of staff we are continuing to attract to our organisation.

You can find out more about rewarding careers with the Credit Union by visiting our website.

COMMUNITY REWARD ACCOUNT

We will be launching our Community Reward Account in the first quarter of 2012, a high interest, at call account; that allows you to nominate an eligible participating charity or community group to support.

In addition to earning an attractive rate of interest on your savings each year, we will pay a 'community bonus' up to 1.5% to the participating organisations (based on the annual average balance in all accounts linked to the same organisation).

You can support your chosen community organisation without it costing you anything. As long as you have money in your account, your chosen organisation will receive an annual bonus from us.

Supporting charities and other not-for-profit organisations that you care and feel strongly about is at the heart of our Community Reward Account. It's part of our ongoing commitment to support and do our bit for the communities in which we operate.

Keep an eye on our website for more details.

ARE YOU BUSHFIRE READY?



Drought-breaking rains and rampant vegetation growth have set the scene for a dangerous bushfire season, with ideal growing conditions increasing the risk of grass fires this summer¹.

While strong rainfall might make some homeowners complacent, fire authorities² have urged people to plan ahead to minimise the threat caused by unexpected bushfires.

Bushfires often arise without warning leaving many uninsured homeowners out in the cold and out of pocket, as the devastating 2009 Black Saturday wild fires in Victoria showed³.

Sadly, it is only after a disaster has occurred that many people realise the impact of under insurance or non-insurance and the extreme financial difficulty they can cause.

Now is the time to make sure your Home Building and Contents Insurance is up to date and that it provides enough cover to replace your home and all its contents should the unthinkable happen.

It's worth checking your sum insured and updating the value of your contents insurance if required. Major new purchases, like a flat screen TV, or home improvements need to be factored into your insurance policy, or you could be left out of pocket should your home be destroyed.

With adequate insurance in place you will at least have the comfort of knowing your bricks and mortar can be replaced without financial loss⁴. But homeowners should also take some precautionary steps to protect their homes and loved ones before a bushfire threat develops.

Here are a few simple measures you can take:

- Regularly clean leaves from gutters and downpipes;
- Keep woodpiles and other flammable materials well away from the house;
- Trim any long grass or dense scrub near your property;
- If possible, have a 20 metre safety buffer around your home free of rubbish;
- Take time with your family to sit down and develop a plan, ensuring all family members know what to do in the event of a fire;
- Consider purchasing a portable pump to use from your swimming pool or water tank;
- Have a first aid kit and protective clothing ready should fire approach.

To discuss all your Home Building and Contents Insurance needs, call us on 13 25 85 or drop into your local Branch.

¹ <http://watoday.domain.com.au/real-estate-news/be-prepared-for-bad-bushfires-says-emergency-service-20101028-174hh.html> ² <http://www.theage.com.au/victoria/rains-boosted-fuel-load-new-fire-chief-warns-20101114-17spe.html>
³ Insurance & Risk Professional, January 2010; The Year Ahead. ⁴ Subject to terms, conditions, exclusions and any applicable Excess.

This insurance is issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708. Community CPS Australia Ltd (incorporating United Community, Companion Credit Union and Wagga Mutual Credit Union), AFSL 237856 ABN 15 087 651 143 acts as an agent of Allianz and not as your agent. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. Before making a decision about this insurance please refer to the relevant Product Disclosure Statement available on 13 25 85 or www.communitycps.com.au.

WHEN YOUR PARENTS REALLY WANT YOU TO LEAVE THE NEST!

Parent Equity Home Loan opens doors to the property market.

More younger Australians are taking up Parent Equity Home Loans as they look to take advantage of today's favourable market conditions for first home buyers.

This trend has occurred for a variety of reasons, such as the difficulty in saving up such a large deposit required to enter the home buyers market.

Parent Equity Home Loans are designed so parents, parents-in-law or step-parents can help their children purchase their own home by using the equity in their property.

Depending on how much a family member is willing to guarantee, the home buyer could borrow up to 100 per cent of the purchase

price as well as an additional 10 per cent of the price to help with the associated costs of the purchase, such as stamp duty and other fees.

Using the Parent Equity Home Loan home buyers may be able to avoid paying Lenders Mortgage Insurance (LMI), which can amount to thousands of dollars. When the property increases in value or when the loan is sufficiently reduced, the guarantor (the parent) can be released from the loan.

The Parent Equity Home Loan is a great product to help enter the home buyers market. Current market conditions are ideal for first home buyers, particularly with stable interest rates and a stagnant property market.

COMMUNITY NOTICE BOARD



RESULTS OF OUR CARBON NEUTRAL COMPETITION

Congratulations to Ms Penny of Meadow Springs for winning water-wise plants for her garden (valued at \$400).

Congratulations also to Mr Watson of Victoria Park for winning a Carbon Foot-Printing Tool that will help calculate his household's average carbon emissions for one year. Thanks to Carbon Neutral, Mr Watson will also have the opportunity to offset his household's emission of up to 30 tonnes for free for one year!
Thank you to all our entrants for your tips on how to make your home and/or office more sustainable and environmentally friendly.

Our favourite tips were:

- Install a rain water tank to wash your car, your dogs or water your plants. You can even use it for children's water related games on a hot summer day;
- LCD and plasma TVs all come with a brightness control. Reducing this brightness can reduce the power consumption of a TV by upto 60%; and
- Improve heating and cooling by draught proofing your home, installing double glazing or window films, installing snugly fitting curtains and blinds, and closing doors to rooms that you are not using.

MISSION AUSTRALIA CHRISTMAS LUNCH IN THE PARK

"Christmas Lunch in the Park" is a Mission Australia annual event that has been running for 35 years. It provides over 1,600 homeless and disadvantaged people and their families the opportunity to enjoy a traditional Christmas lunch, receive a gift and enjoy the festive season with entertainment throughout the day.

We are proud of our continued support of this event, with our

grant funding this Christmas going towards the operational expenses associated with hosting the luncheon and for the purchase of Christmas gifts. We are also proud of our staff and our members who dug deep and donated Christmas gifts for the event.

On Christmas day, our staff embraced the spirit of Christmas and volunteered at the event helping to ensure everyone had a great time and enjoyed a traditional Christmas lunch.

DUNCRAIG CHILDCARE CENTRE LEARNING THE ESSENTIALS OF SUSTAINABLE GARDENING

Children at the Duncraig Childcare Centre enjoyed their planting day with their new gardening tools and gloves. United Community's sponsorship helped the centre establish an environmentally friendly garden where children can plant, grow and harvest their own fruits and vegetables, and also learn good recycling habits by using the composter and worm café.

We are proud to be part of Duncraig Childcare Centre's educational garden project that promotes nurturing through nature and provides children with education through the environment.

