

Member Matters



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Welcome to the October 2015 issue of your Member Matters magazine.

The unpacking is finally over after our move to the new location in late June and for those of you who have already visited the new branch I am sure you will agree that it is modern and refreshing. We have had some exciting announcements over the past few months, not least of which were the lucky winners of the Dubbo Show competition. Winners names appear on the community noticeboard, within this newsletter. The other exciting news was the announcement of the final two recipients of the TAFE Western

Scholarships. It was such a pleasure to make these presentations to two very deserving ladies. Please take the time to read the article about the scholarships.

The coming quarter will again be busy for the Credit Union and included in this issue are details about our "Official Opening Week" specials and activities. The 2015 Macquarie Credit Union Dream Festival in Dubbo commences on the 18th of October culminating in the spectacular Lantern Parade and Twilight Markets on Saturday the 24th. Friday 6th November we will hold our 2015 Annual Members Dinner that has long been a tradition with the Credit Union. And lastly our Annual General Meeting is on Friday 20th November 2015 and the necessary information and notices are included with your September statement.

Please make sure you join with your Credit Union in enjoying some or all of these activities.



Matt Bow, General Manager

Have you checked out our new look Mobile website and Mobile Banking?

By typing macquariecu.com.au into your mobile you will be able to view our great features that help make banking on the go easy! Don't forget to add the site to your home screen for fast and easy access wherever you need it!

Our new features include:

- The new **Our Products** section has helpful information about all of our products and services
- **Mobile Banking** is also a brand new feature that has been introduced, which allows you to do your banking on the go!
- The **Apply on the go** section allows you to apply for any of our products straight from your mobile phone! The form is also quick and easy to complete.
- The online **Calculators** are also great for displaying your search results in a graph.
- Plus much more!

Official Opening Week

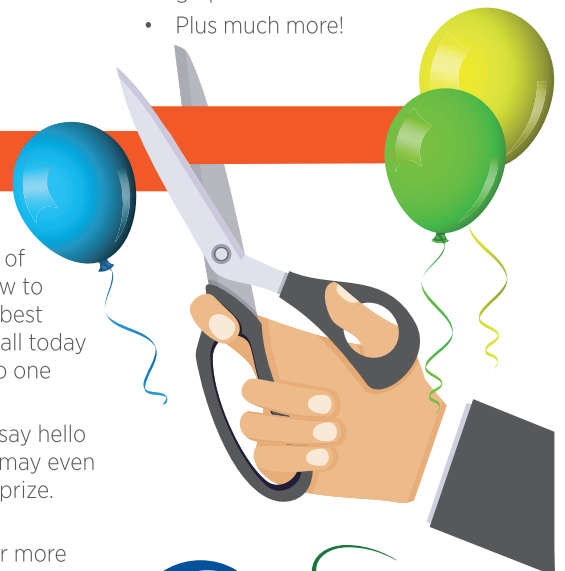
Monday 19 October Macquarie Credit Union comes alive with great special offers and activities available to all new and existing members to celebrate our new branch. Some of our special offers include a MASSIVE 1% off our standard variable rate for new Home and Investment property loans * Terms and conditions apply. You can even pick up GREAT RATES on our Term Deposits.

During the week of celebrations we will also have specialists from Bridges Financial Services and CGU Insurance in branch available to answer your

questions. Whether it be improving your investments, making the most of your superannuation or learning how to better protect your assets with the best coverage CGU can offer. Give us a call today to book an appointment to speak to one of our specialists.

If you are in town come down and say hello and check out the new branch you may even be lucky enough to pick up a great prize.

Check out our website www.macquariecu.com.au today for more details about our week long celebrations, our specials offers and how you can talk or meet with our specialists.



Your Credit Union and the Community



Dream Festival –The Macquarie Credit Union Dream Festival monthly Dream Dinners are a highlight in the lead up to the October Festival and showcase Dubbo's local restaurants. So far we have had fine dining at The Outlook Cafe, Lazy River, one7eight Dubbo RSL, Soul Food Design Depot & Gallery at Narromine and Two Doors with the upcoming dinner at Reflections this month.



Trek4Kidz

Macquarie Credit Union Dream Festival Update

The DREAM Festival is a community festival that welcomes everyone; embraces many facets and grows as we celebrate our region. Each year the festival brings a series of entertainment, theatre, dance, visual arts, music and outdoor events from local and professional groups and artists.

DREAM proudly utilises a range of Dubbo's facilities and venues with many free events. With Dubbo as the 'hub of NSW', we can be a key destination festival within Australia's cultural calendar, encouraging interstate visitation to see what Dubbo has to offer.

The Macquarie Credit Union 2015 DREAM Festival will take place between 16 - 24 October.

Sunday, 18 October

DREAM Dance Workshops
DREAM Community Lantern Making Workshops

19 to 23 October

DREAM Schools Lantern Making Workshops

Saturday, 24 October

DREAM Twilight Markets

Saturday, 24 October

DREAM Lantern Parade

Visit www.dreamfest.com.au for more information.

Dubbo Show Prize Winners

Winners of the Macquarie Credit Union Dubbo Show/Branch opening competition were Kelly Crosby, Karen Thomas, Megan Dunn, Tracey Miller, and Phillip King. Congratulations and thank you to everyone who entered.



Dubbo Stampede

The Dubbo Stampede was held on Father's Day and offered a unique running festival supporting health and fitness in a friendly community event. The event encourages fun runners, athletes and elite runners along with their families to come to Dubbo and the Central West and take part and Macquarie Credit Union provided sponsorship again in 2015.

This year we had a Macquarie Credit Union team participate which included staff members Georgie-Anne Pomfret, Anne Schofield and husband Kevin, daughter Kirsty and granddaughter Ella, Cassandra Hawke and Justin and Kodie Walsh.

Trek4kidz - Starlight Children's Foundation fundraiser

For the 11th year Macquarie Credit Union supported this week-long event that explores different regional areas of the Australian countryside with a donation of \$2000. Since its inception the trek has visited more than 300 towns, 35 schools and raised over \$1,045,000. These funds have enabled the granting of 160 life-changing wishes and transformed the hospital experience of 28, 243 sick children around Australia.

RSVP

Don't forget to get in early to book your table for the Annual Members Dinner on Friday the 6th November 2015.



Notice of Annual General Meeting

The 51st Annual General Meeting of Macquarie Credit Union will be held at 5:30pm on Friday 20th November 2015 at the Macquarie Credit Union Office, 165 Brisbane Street, Dubbo NSW.

Annual Report

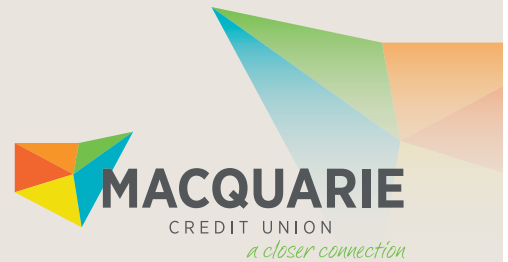
The 2015 Annual Report will be available at the Branch, 165 Brisbane Street Dubbo and online from 30th October 2015. If you require a copy sent to you please contact us on 1300 885 480.



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TAFE Scholarship Winners



In 2015 Macquarie Credit Union provided funding for ten \$1000 scholarships to be available to TAFE Western students from Dubbo and the surrounding area.

Recipients of these scholarships were Kamala Atwell, Cindy Everingham, Monica McColl, Jessica Holt, Melissa Watts, Debbie Nelson and Meegan Trudgett who will use these



funds to help with costs associated with their training such as fees and learning resources.

The scholarships were presented by TAFE NSW Western's Director of Customer Innovation Jo Sedgers and Macquarie Credit Union's General Manager Matthew Bow.

For increased security apply for your security token today.

Contact our friendly staff today for more information on

1300 885 480 or visit www.macquariecu.com.au





Government Grants for Investors, New Home Buyers and First Home Buyers changing 1st January 2016

Whether you're an investor or home owner looking to build or buy a new home or you're a first home buyer looking at getting into the market, why not take advantage of the government grants available while interest rates are at an all-time low.

NSW New Home Grant Scheme

This scheme provides a grant of \$5,000 towards the purchase of new homes, homes off the plan and vacant land on which a new home will be built. Under the scheme the purchasers can be any entity, including a company or trustee of a trust. It is available for investors as well as owner occupiers. There are no restrictions on the number of times a purchaser can apply for the grant. The grant applies to new homes not exceeding \$650,000 in value and vacant land not exceeding \$450,000 in value. Payment of the grant can be applied as a credit against liability for duty on the agreement or transfer. If the duty payable is less than \$5,000 the difference will be issued by way of a cheque.

First Home – New Home

The scheme provides eligible NSW first home buyers with exemptions or concessions on transfer duty on the purchase of a new home up to \$650,000 or purchase of vacant block of residential land to build their home on up to \$450,000. This can mean a saving of up to \$20,240.

First Home Owner Grant (New Homes)

This scheme offers a \$15,000 grant to eligible first home owners to either purchase a new home or build their new home. This grant applies to new homes only and does not apply to the purchase of an established home, business premises, holiday home or vacant land. You can apply for the FHOG (New Homes) via Macquarie Credit Union and have the grant available for settlement or for the first draw down on contracts to build. The grant will reduce to \$10,000 on 1 January 2016. The grant applies to total value of property not exceeding \$750,000.

NB: Eligible First Home Buyers can apply for both the First Home-New Home grant as well as the First Home Owner Grant (New Homes).

This information has been obtained from the Office of State Revenue website and intended as reference information only. You can find further details, terms and conditions: www.osr.nsw.gov.au



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