



November 2015

Receive **\$2,500 Cash Back** when you refinance your owner occupied home loan with **FBECU\***

Minimum borrowing amount \$250,000  
Offer Ends 29 February 2016



Our lending staff can tailor a loan to suit your needs, whether You want to pay your owner occupied home loan off earlier, keep your repayments low or simply have the flexibility to do what you want.

Here are a number of reasons you may wish to review your home loan and consider refinancing now:

- ✓ You may be looking to use the equity in your home to move or renovate.
- ✓ Your circumstances have changed or your existing home loan does not suit you.
- ✓ If you're coming to the end of a fixed rate term, it's an opportune time to see if you can get a better interest rate or a more flexible home loan.
- ✓ You may be looking for a better interest rate or new features and add-ons such as flexible repayments, a redraw facility and account splitting.

**It's a good time to call FBECU on 02 9267 3098 and discuss your refinancing needs.**

\*To be eligible for the Cash Back offer, you must apply by 29 February 2016. The \$2,500 Cash Back is paid on settlement. Terms and Conditions are available on request. Normal lending criteria apply. Fees and charges may also apply.

## Have You Compared Your Insurance Cover Lately?

Fire Brigades Employees Credit Union has chosen Allianz Australia\* as our preferred insurance provider. Allianz provides a range of insurance products with options you can choose to suit your individual needs. To obtain a comparison all you need to do is telephone Allianz and tell them that you are a member of FBECU <sup>1</sup>



**PEACE OF MIND  
FOR YOUR MOST  
TREASURED ITEMS**

Call Allianz on **1800 788 788** today!

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# A Case of Mistaken Payments

## Case one - Incorrectly Transferring Money to Another Financial Institution.

From time to time funds are mistakenly transferred to an incorrect account. It can be as simple as accidentally entering an incorrect account or member number when completing a transfer but that's all it can take for your money to make its way to the wrong account.

The first thing to do is contact our Member Service Team on 02 9267 3098 and let us know what has happened. Our team can follow up the transaction for you and attempt to retrieve the funds as quickly as possible.

## Case two - Incorrectly Receiving Money from Another Financial Institution.

On a rare occasion when checking your account you might notice a deposit that you didn't expect and you don't recognise the senders' details. Even if you have accidentally spent some of the money, you should still get in touch with Member Service Team to let them know what has happened.

Alternatively, you may receive money into your FBECU account that has mistakenly been transferred to you. What should you do if this happens?

The funds will need to be returned and can be paid back in a lump sum or with the help of a payment plan.



## Case three - Incorrectly Transferring Money to an Incorrect FBECU Account.

Should you accidentally send funds to or receive funds from another FBECU account in error, the process for following up the money is the same as if an external financial institution is involved. Members must immediately notify us if they mistakenly sent or received funds, so we can assist in retrieving them and returning them to the correct account.

If you have any further questions about mistaken payments, give our Member Service Team a call on 02 9267 3098.



To guard against unauthorised electronic transactions, whether via the use of cards, Rediphone, internet or mobile banking where an access code (e.g. PIN or password) is used, it is important to follow the security guidelines set out below.

### Device and Pass Code Security

- **Sign your card as soon as you receive it.**
- **Keep your access devices (e.g. cards) and pass codes (e.g. PIN, passwords) secure.**
- **Do not select a pass code which represents your birth date or your name.**
- **Never write the pass code on your card or on anything kept with or near your devices (eg your pc).**
- **Never reveal your pass code or lend your card to another person (including family).**
- **Use care to prevent anyone seeing the pass code being entered on a device.**

- **Immediately report the loss, theft or unauthorised use of your pass codes and devices.**
- **Always access the telephone banking or online banking service using the official phone numbers or URL addresses.**

These guidelines do not determine your liability for losses resulting from unauthorised transactions, liability is determined according to the provisions of the ePayments Code and our General Terms and Conditions.

Our General Terms and Conditions are available from our website or by contacting us, and the ePayments Code can be accessed from the ASIC website ([www.asic.gov.au](http://www.asic.gov.au)).

Following these guidelines does not mean that you cannot be liable for unauthorised transactions. For example, an unreasonable delay in advising FBECU after you become aware of unauthorised transactions may result in your liability being affected.

**We will never ask you to provide or to confirm details of your pass code or access device.**

**Your Rediphone password will be requested only if you call FBECU, we will not call and ask you.**

# Choose the Credit Union That Rewards You for Your Loyalty!



If you are an individual member of Fire Brigades Employees Credit Union you may be eligible to become part of our fabulous quarterly cash draw which is exclusive to Fire Brigades Employees Credit Union members only.

Eligible membership as at 5pm AEST on the following dates:	Additional Entry earned for loan approved and funded in the period:	Draw at 11am for the one prize of \$1500	Unclaimed prize redraw will be held at 11am
31 December 2015	9am AEST   October 2015 to 5pm 31 December 2015	7 January 2016	7 April 2016
31 March 2016	9am AEST   January 2016 to 5pm 31 March 2016	7 April 2016	7 July 2016
30 June 2016	9am AEST   April 2016 to 5pm 30 June 2016	7 July 2016	7 October 2016
30 September 2016	9am AEST   July 2016 to 5pm 30 September 2016	7 October 2016	7 December 2016

Full details regarding eligibility and competition terms and conditions are available on our website - [www.firecu.com.au](http://www.firecu.com.au)



There are times in life when we all need additional funds whether it's for setting up a home, heading overseas, or even paying off that long standing credit card debt. This is when a Personal Loan from FBECU can be the solution you need!

**For more information phone us on  
02 92673098 or go to  
[www.firecu.com.au](http://www.firecu.com.au)**

**YOUR CREDIT UNION 2016  
CALENDARS ARE OUT**

**CREDIT**

**JANUARY**

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

**2016  
Calendar**

**UNION**

**FEBRUARY**

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29					

For your convenience we have prepared two types of calendars, the new **24 Hour Shift** and the original **10/14 Roster Calendar** and we have made them available in both **pocket size** and **poster size**.

Two pocket sized calendars were mailed to all Credit Union members during October 2016.

Poster sized calendars were also issued to fire stations for station use.

To order additional poster calendar (\$2.00 each) or additional pocket calendars (\$1.00 each) phone 02 9267 3098 or 1800 800 225

# NEWS *in brief*

## Christmas Club Savings Now Available

Christmas Club Account savings have been transferred to their nominated accounts and are now available. We hope your saving effort this year will make for a memorable Christmas.

Your Christmas Club Account and current regular savings deductions will automatically restart again to continue in to the next year.

**Members with Christmas Club Accounts will have internet banking access to their funds from 1st November to 31st December 2015.**

To help you make sure you enjoy your Christmas free of headaches and worries the Christmas Club Savings Account has been designed with just enough restrictions to help you put away regular amounts throughout the year. If you do not already have a Christmas Club Account, now is a good time to open one and start saving for next Christmas.

## Dormant Internet Banking Users - Deactivation of Access

A Reminder to members that if you have not logged in to the Internet Banking service within a 6 month period, for security reasons, we may deactivate your access.

To reactivate your service you will need to contact us on 02 9267 3098 or 1800 800 225 if outside Sydney Metro area.

## Reminder- Unclaimed Monies

Each year your Credit Union is required to report all "unclaimed accounts" under the Commonwealth Government's Unclaimed Monies legislation.

It may be worth checking for any old and unused Credit Union accounts that you might have forgotten about. If so, please give us a call so we can reactivate your account, or consolidate it with your other savings or close it and return the money to you.

## BPAY – It's Too Easy!

Have you ever driven to work and got every green light? Have you ever had the exact change in your wallet for that coffee in the morning? If you have, then you know exactly what it is like to use BPAY®

With over 18,000 billers now on board, you can pay virtually anything with BPAY; from utility bills to flights and even school fees. After all, why do things the hard way?

Next time you need to make a payment simply look for the BPAY logo on the bill. PAY® is a trademark of BPAY Pty Ltd ABN 69 079 137 518.



## You Can Opt Out of Paper and Switch to Online Statements



### Make the switch today!

1. Logon to Internet Banking
2. Select 'Account Options' then 'Online Statement Options'
3. Select 'Online Statement' and click 'OK'

Be sure to check and confirm that the correct email address is set up for this service.

## Upgrade your Redicard to a Visa Debit Card

- ✓ Secure, convenient, flexible and accepted worldwide
- ✓ Obtain cash from over one million ATMs in more than 150 countries
- ✓ Make purchases over the internet, by phone or through mail order
- ✓ Access your own funds at any ATM or EFTPOS facility throughout Australia
- ✓ Save on transaction fees by selecting 'Credit' when making EFTPOS purchases

**Download an application from our website today.**



# Merry Christmas

from the team at Fire Brigades Employees' Credit Union!

**We will remain open over Christmas and New Year period. Our office will only close on the following public holidays: Friday 25th December 2015, Monday 28th December 2015 and Friday 1st January 2016.**

<sup>1</sup> Fire Brigades Employees' Credit Union, ABN 41 087 650 066, acts as an agent for the insurer Allianz Australia Insurance Limited (Allianz) AFS Licence No: 234708, ABN 15 000 122 850 of 2 Market Street, Sydney NSW 2000. To decide if it is right for you please refer to the relevant Product Disclosure Statement, available at our local branch. If you purchase this insurance, we will receive a commission that is a percentage of the premium. Ask us for more details before we provide you with any services on this product.



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**Your needs and financial circumstances have not been taken in to account. You should consider whether or not these products are appropriate for you. Lending criteria, terms and conditions, fees and charges limits apply.**