

December 2001

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Welcome to the New Year Edition of GCU News

In what many have described as one of the Eastern Goldfields most tumultuous years from a local economic viewpoint, it is comforting to know that your credit union has continued along our well planned path of doing the best for our members, no matter how big or small their needs. All the staff at GCU take pride in continuing to lead the local community in providing first class personalised service to all our members.

Your Board of Directors recently undertook the task of reviewing the Strategic Planning process to guide our future decisions for the best benefit of our members and their local communities. During these sessions all agreed that the strength of GCU is our superior face to face member service and our high profile support of the local communities within our region whom we serve.

I believe the most exciting development from this years planning session is the introduction of a full time financial planning service, in partnership with EBM, to members. This service will commence in January, you will find out more on page two of this newsletter.

In another development, which you can read more about on page four, is the commencement of our Bpay service

which will start early in the new year. This very popular means to pay most of your bills, which millions of Australians have embraced because of it's pure convenience, will be available through our internet banking 'Netteller' or if you prefer, our telephone banking 'Phonelink' service. If you have any queries or need any sort of guidance to commence using Bpay please contact any of our offices for help.

In conclusion I would like to acknowledge the efforts, loyalty and support of all staff and Directors over the past year, whose dedication and commitment to provide the best possible service to you our members is the difference between GCU and our competitors and what makes us such a successful banking choice.

On behalf of everyone involved with GCU, I extend my sincerest wishes for you and your family a healthy and prosperous 2002!

Allan Howe
General Manager



Reinforcing Our Commitment To Goldfields Credit Union Members



EBM
Insurance Brokers

ABN 31 009 179 640

EBM's Kalgoorlie Branch has five dedicated local employees to assist all Goldfields Credit Union members with client services and enquiries.

and risk management products.

Jim is a Kalgoorlie resident, and is available to see you on appointment at 49 Boulder Road, Kalgoorlie.



Western Australian Credentials Kalgoorlie Branch

- Established in 1984
- Opened fully serviced office in 1992
- Qualified Practising Insurance Broker accreditation
- Dedicated Client Services Department
- Local Financial Planning Advice
- Fast and efficient claims service

Dedicated Financial Adviser for GCU Members

Jim Creedon has joined EBM Kalgoorlie in December, 2001 as a Financial Adviser. Jim has a background in Financial Planning, and was previously with Challenge Financial Services.

An Authorised Representative, Jim was a member of the Kalgoorlie Regional Financial Centre Board, and has provided advice on budgeting, financial planning

Kalgoorlie Services

For Individuals:

- Home and Contents
- Motor Vehicle
- Rental Property
- Travel
- Unit Contents
- Financial Planning
- Risk Management Review including Life, Trauma and Income Protection
- Retirement Planning

For Businesses:

- Commercial Business Insurance
- Liability Insurance
- Workers' Compensation
- Business Overheads Insurance
- Machinery Insurance
- Corporate Superannuation

BACK- Natalie Wasiun, Tracy Radisich, Tanya Chapus
FRONT- Jim Creedon, Ashton George

Kalgoorlie Office

49 Boulder Road
KALGOORLIE WA 6430

Postal Address:
PO Box 545
KALGOORLIE WA 6430

Telephone:
(08) 9091 3547

Facsimile:
(08) 9091 3040

Email:
Tracyr@ebminsurance.com.au

Your Chance to Win A Complimentary Financial Planning Analysis!

Performed by Jim Creedon to the value of \$250

This comprehensive analysis will feature;

- Superannuation
- Managed Investments
- Risk Management
- Wealth Creation

The first 20 People to fax this form to EBM on 9091 3040 will win!

Name:
Address:
Telephone No.: Mobile No.:
Preferred Contact Time:

- Corporate Insurance
- Personal Insurance
- Financial Planning
- Risk Management



Privacy Notice

Important Notice to GCU's Members as at 21 December 2001

Recent changes to the Privacy Act 1988 (Cth), which take effect on 21 December 2001, impose new privacy obligations on the private sector.

The new obligations are contained in a set of principles called the “**National Privacy Principles**”. The Principles set standards for the collection, storage, use and disclosure of “personal information” (i.e information about individuals). The Principles also aim to ensure that personal information held by organisations is complete, accurate and secure and that individuals, about whom information is held, will have access to that information.

The Principles apply essentially to personal information which is collected by GCU **on or after** 21 December 2001.

In some respects, however, they will apply to information we hold on 21 December 2001 about existing customers and other individuals.

1. Information collected by GCU before 21 December 2001

For personal information which we hold but which was collected **before** 21 December 2001, we will, in accordance with the applicable Principles:

- take reasonable steps to ensure that such information, if used or disclosed, is accurate, complete and up to date;
- take reasonable steps to protect it from misuse, loss or unauthorised access or disclosure;
- provide you with access to the information if we still use it;
- not use any government identifier to identify you; and
- only transfer such information overseas with your consent or as authorised by the Principles.

2. Information collected by GCU on or after 21 December 2001

The credit union is bound by **all** the National Privacy Principles in respect of personal information it collects **on or after** 21 December 2001.

This means that, in addition to the general obligations noted in paragraph 1 above, we will comply with other requirements relating to the collection, use and disclosure of personal information which you, as an existing customer, may supply to us, directly or indirectly on or after that date. This may occur, for

example, when you update your contact details, make an inquiry, apply for a service or we investigate a complaint you have.

As a general rule we will only collect your information if it is necessary for us to provide a service to you or maintain our relationship with you. This may include sensitive information (for example, your health status). Any information we collect will not be used or disclosed other than for a purpose made known to you, a purpose you would reasonably expect, a purpose required or permitted by law or a purpose otherwise authorised by you.

We will ordinarily use your personal information to satisfy regulatory requirements, carry out administrative tasks, manage our rights and obligations in relation to external payment systems, conduct market or customer satisfaction research, develop and identify products and services that may interest you and (unless you ask us not to) provide you with information about other products and services. If you provide us with personal information about another person, you should ensure that you are authorised to do so and must inform that person who we are, that we may use and disclose their personal information, and that they may gain access to it.

The types of third parties to whom we may disclose your personal information include our related bodies corporate, agents, contractors, insurers and advisers, your agents and insurers, organisations (including Credit Union Services Corporation (Australia) Limited) with whom we have alliances or arrangements (including rewards programs) to provide our respective products and services, anyone supplying goods or services to you in connection with a rewards program associated with a service we supply you, any person to the extent necessary in our view in order to carry out your instructions and (unless you tell us not to) our related bodies corporate for the marketing of their products and services.

You will be able to access the information we hold about you at any time by asking us. You may also at any time ask us not to send you any further marketing material in relation to products and services by telling us or using the process set out in our Privacy Policy.

For further details please contact one of our Member Service Officers.

BRANCH INFORMATION

Phone Banking 9022 8811

Website www.gcu.com.au

Email enquiries@gcu.com.au

KALGOORLIE

120 Egan Street

Phone 9021 6444

Fax 9021 4766

BOULDER

67A Burt Street

Phone 9093 0688

Fax 9093 0766

ESPERANCE

Dutton Arcade

Phone 9071 3888

Fax 9071 5151

ATM LOCATIONS

Hannans Foodmart
Kalgoorlie

Kalgoorlie Newsagency
Kalgoorlie

Lionel St Markets
Boulder

Fairways Deli
Boulder

Tom & Freds Foodmart
Boulder

Castletown Foodland
Esperance

Pink Lake Video
Esperance

*Look for your
GCU Reditellers!*

BPAY Available Soon



No one likes paying bills. It's a real pain. For most people, paying in person or by mail is out of the question. Who's got the time? Paying a single bill by phone or over the Internet is better, but it's still quite time consuming.

Now there's another way that's better still. Bpay. Because with Bpay, you can pay all those tiresome bills in one hit – over the phone or over the Internet, around the clock, 365 days a year. Easier. Faster. Better.

The best thing about Internet BPAY is that it's visual, so you can see what you're typing. So while you're surfing the web, you can also take a quick detour to pay an unlimited number of bills. And you needn't worry about security either. Internet BPAY has been specifically

designed to protect your funds from unauthorised access.

There are over 4,000 billers in the national BPAY network, including most councils, telephone, gas and electricity organisations. So next time you've got a stack of bills to pay, why not get it over and done with in one hit. With BPAY.

Bpay will be available on the Netteller and Phone banking late January 2002.

Each Bpay transaction will cost 30 cents but will be included in the GCU Loyalty package whereby fees incurred through the month will be rebated, with the rebate being determined by the amount of lending or savings within the membership.

*For further details,
refer to GCU's Fees and
Charges schedule.*

A Will of Your Own

Four out of every ten people do not have a Will and risk the State deciding what would happen to their assets and possessions if they died.

In an effort to help simplify the process of making a Will, GCU has devoted the latest in its "Take Control" series of consumer education booklets to providing practical advice on Wills.

Making a Will of our Own – A Simple Guide also aims to explain the importance and benefits of making a will to younger people who have yet to consider making a Will.

A Will will give you the opportunity to decide what happens to your assets and how your loved ones are looked after when you die. If you die without having made a Will, the Government will decide what happens to your assets. To do this they use a standard formula to distribute your wealth. This usually takes longer than if you had a valid Will prepared and may cost more as well.

The booklet is available from any of our branches.

Netteller

Since the launch of the website and internet banking in July, we have had an overwhelming response by members registering to use the netteller. To enable Bpay to be accepted, netteller needed to be updated to Netteller 2001, the latest version. The changes are not only in the software to accommodate Bpay but also in the appearance plus new improved features have been added. These include:

- A new secret question and secret answer function which helps those members that may forget their access code.
- Members can parameterise their own preferred settings. For example rather than going to the balances screen at login, you may go straight to transaction display.
- Transaction filtering, enabling you to list all cheque transactions or all payroll credits. There are over 10 ways to filter the transactions.
- Pop up help and tool boxes enabling easier navigation.