

For Your Information

BRANCH INFORMATION

Phone Banking 9022 8811

Website www.gcu.com.au

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KALGOORLIE

120 Egan Street

Phone 9021 6444

Fax 9021 4766

BOULDER

67A Burt Street

Phone 9093 0688

Fax 9093 0766

ESPERANCE

Unit 2, 83A Dempster Street

Phone 9071 3888

Fax 9071 5151

ATM LOCATIONS

Hannans Foodmart
Kalgoorlie

Kalgoorlie Newsagency
Kalgoorlie

Kalgoorlie Hotel
Kalgoorlie

Caltex Service Station
Kalgoorlie

Lionel St Markets
Boulder

Fairways Deli
Boulder

Tom & Freds Foodmart
Boulder

Castletown Foodland
Esperance

Pink Lake Video
Esperance

**Look for your
GCU Reditellers!**

Redicard and PIN Security

Through no fault of your own, your Redicard could fall into the hands of someone who could try and use it unlawfully.

To safeguard against theft you should:

- Sign your card as soon as you receive it
- Carry it with you whenever you can.
- Regularly check that you still have your card.
- Do not give your Card or PIN number to anyone.
- Memorise your PIN and destroy the notification.
- Do not keep a record of your PIN with or near your card. If you decide to make a record of your PIN, you must make a reasonable attempt to disguise the PIN by mixing up the numbers so that others will not be able to work it out.
- Make sure that no one watches you enter your PIN at any terminal, ATM or EFTPOS.
- If you select your own PIN, you should not select a number easily

associated with you, such as your date of birth or telephone number.

- Check statements regularly and keep all receipts. Should a discrepancy arise, please contact your nearest branch.

If you do not follow these rules you may be responsible for unauthorised transactions.

IMPORTANT

What to do if your card is stolen or lost?

It is essential that you report your loss or theft of your Redicard or PIN as soon as you become aware. Also if you suspect unauthorised transactions have been made on your account.

If your Redicard or PIN is lost or stolen, please contact our 24 hour Hotline on:

1800 224 004

This service is available 24 hours a day, 7 days a week.

Please also contact your local branch confirming the Redicard has been reported to the hotline and to arrange a replacement card.

Credit Card Surcharging

Changes to credit card schemes has resulted in merchants now being able to impose a surcharge on goods being purchased by credit. This will take effect 1 January 2003.

This charge is optional and not all businesses will impose the fee. As a consumer you need to be aware of these changes and if a fee is being added to the sale, ask what the fee will be. The fee could be a set amount or it could be a percentage of the transaction.

Phone Banking

It has come to our attention that the PABX systems used in Hotels and Motels record the details of outbound telephone calls including all numbers that are dialled by a user during a call. This is due to the automated monitoring and billing systems that most Hotels/Motels have in place.

This has significant security implications should you access Phonebanking during your stay at a hotel/motel and has the potential to expose personal account access information. We recommend that you only access Phonebanking on a secure phone line and avoid calling from Hotel/Motels.

Dec 2002

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From the Desk.

Hello, allow me to introduce myself - my name is John Karasinski and I have taken up the position as Goldfields Credit Union's new Chief Executive.

I officially joined GCU in October after relocating from Perth where I was working as a business consultant. My professional career has been a mix of finance and academia where I lectured finance at Curtin University. Prior to that I was based in Sydney and employed as a Finance Executive with an international finance corporation.

My transition to the Kalgoorlie lifestyle has been very easy and quite painless. The GCU staff have been very welcoming as have been the members I have had the opportunity to meet.

And then there is the ease in getting around Kalgoorlie - as I have said to many people - everything seems to be "about two and a half songs on the radio" from anywhere - it's a pleasure to get anywhere in under 10 minutes.

Outside of work my interests include: swimming, jogging, cycling and golf.

2002 a Significant Year for GCU

2002 was a very significant year for GCU as it celebrated two important milestones - the first is its 20th year of providing financial services in the

Kalgoorlie-Boulder region. Goldfields Credit Union became incorporated in June 1982 after a series of meetings arranged by leading Kalgoorlie business identities at the time.

Over the next 20 years the GCU has become an important part of the social fabric of the Kalgoorlie-Boulder and Esperance regions. GCU plays an active part of the everyday life of the Region and this proud tradition will continue into the future.

The second achievement for GCU is that we have funded our \$100th million loan in the second half of 2002.

This is strong testimony that GCU's members recognise the importance of the banking services provided by a strong local banking institution, staffed by local people.

And GCU remains...

Your Local Banking Choice!

John Karasinski
Chief Executive Officer



New Products and Services

New ATM's

GCU has recently installed another 2 ATM's, bringing our total number of ATM's available to members to 9. The first ATM is a lobby ATM located in the Kalgoorlie Hotel. The second ATM can be found at the Caltex Service Station situated on the corner of Hannan and Ochiltree Streets.

This ATM is the latest in ATM technology. The card reader requires the card holder to insert and remove their card before entering their PIN. This is still relatively new to the market and as such has caused some initial confusion for customers when attempting to use the ATM.

There is an industry shift to standardise this feature as it is seen to be user friendly by eliminating captured cards.



Friday 13th Black Friday Special

Our inaugural Black Friday Term Deposit Special was a great success. We will hold another Black Friday Special - on Friday 13th June 2003.

So keep a look out in the newspaper for our special term deposit rates.

"Take Control" Series of Booklets

GCU has recently introduced onto our website the "Take Control" series of booklets. There are 12 booklets available to view. Alternatively a booklet can be collected from your local branch. The series includes:

- **Stop That Crisis** - providing members with tips to take control of finances.
- **Smart Investing** - Basic guide.
- **Smart Investing II** - A strategy guide, providing information on superannuation, shares and property.
- **Budgeting** - Making it easy.
- **Focus** - Advice for youth on life issues, eg. buying a car.
- **The Home Key** - Helps members to better understand the process involved in buying a home.

- **Credit Where It's Due** - Takes you through the steps involved in borrowing, understanding credit and applying for a loan.
- **Buying a Car** - Highlights all aspects of choosing, checking, financing and enjoying a new or used car.
- **Keeping You and Your Assets Safe** - Explains the importance of protecting assets.
- **Playing Your Cards Right** - Advice on operating your credit card.
- **Making a Will of Your Own** - A simple guide.
- **Powers of Attorney**

GCU is continually trying to improve our website and provide members with a wealth of information. Log onto GCU today www.gcu.com.au.

Face Changes



Sherrie Murphy

We would like to introduce our latest addition to GCU, Sherrie Murphy. Sherrie started with GCU in September and previously worked at SGIO Insurance. You will see Sherrie at the Kalgoorlie Branch on most Saturdays. Welcome Sherrie.

It is with sadness that we farewell Elaine Hunter, who was with GCU for over 2 years. Elaine will be missed by all staff and no doubt by members as well. Elaine and her husband are moving to Queensland for greener pastures and we wish them well.

Survey Results

In the last issue of GCU's Newsletter was a survey. We would like to thank everyone who responded to the survey, which provided useful feedback on GCU's services and an insight on what products you would like introduced. Ms K M Waters from Esperance was the lucky winner of the \$200 cash.

The survey showed that the Branch Teller was the preferred method of accessing accounts, followed by ATM's and Eftpos.

With the introduction of Internet Banking in the last 18 months, it was important to see if it was user friendly and the response was favourable with 88% of members who responded to the survey finding it easy.

Sponsorship

Goldfields Business Awards



Left: Guy Brownlee, Paul Rogers & Kitty Prodonovich (Akudjura) and Bill McKenzie (GCU Chairman)

Left: Bill McKenzie (GCU Chairman), Ronnie & Cobber Rogers

Being a local financial institution, GCU recognises the importance in acknowledging outstanding achievements in local businesses. As in previous years, GCU has sponsored the Business of the Year Award and the Business Person of the Year Award for 2002. Akudjura won the "2002 Business of the Year" with the "2002 Business Person of the Year" award going to Cobber Rogers.

New Director

Mr Allan Pental, the Managing Director of John Mathew & Sons has been appointed to the board of the Goldfields Credit Union to fill the casual vacancy left by the resignation of Mr Jeff Murphy.

Mr Pental has nearly 30 years of banking experience gained from his employment at the National Australia Bank where he held senior banking managerial positions.

Mr Pental brings to the Board of GCU a depth of banking knowledge and experience which will significantly benefit the operations of the Credit Union.

Annual General Meeting

The AGM of GCU was held on Tuesday 12th November 2002. Ms Jan MacDonald and Mr Ashton George were re-elected to the Board of GCU unopposed.

The Chairman of the Goldfields Credit Union, Mr Bill McKenzie tabled the annual report which showed in the year to June 30 2002, Goldfields Credit Union made an after tax profit of \$306,770.

A copy of the Annual Report can be accessed from our website at: www.gcu.com.au and by following the links.

EGSHS Leadership Award

For the third consecutive year GCU has proudly sponsored the Leadership Award at the EGSHS Year 12 graduation.

This years winner is Jaymi O'Loughlin and she wins a 10 day South West Adventure on the tall ship Leeuwin which is due to set sail in early January.

Jaymi was the 2002 School Vice Captain. Her credits include Captain of the Country Week Squad and Captain of the basketball team in 2002. Her strong leadership has seen her represent the school at official functions and she has been an active member of the School Council.

The Leeuwin is seen by many WA youth as being a stepping stone to



Picture: Jaymi O'Loughlin and John Karasinski (GCU Chief Executive Officer)

the future the chance to make something of themselves and to create a real "go for it" attitude.

Goldfields Credit Union applauds the efforts of all graduating students of the Class of 2002.