

July 2003

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From My Desk.

It seems only like yesterday that we put together the last news letter and here we are at the end of one financial year and about to start another.

Last December GCU achieved an important milestone in writing its \$100,000,000 loan! An incredible achievement in its own right.

The founding fathers of GCU should be congratulated on having had the vision to see the need for a local banking institution serving the financial needs of local people.

Also since the last newsletter GCU has adopted a new sponsorship policy designed to provide sponsorship money that benefits the local community.

GCU has a proud tradition of supporting the local community and this tradition continues. We are interested in sponsoring community projects, education programs, safety & environment initiatives, art & culture, health & wellbeing and sporting activities. GCU will also entertain sponsorship applications from individuals.

There are however, some activities which GCU will not consider sponsoring and these include: political parties, religious events or commercial ventures.

As part of the new policy a written application form must be completed and submitted to Goldfields Credit Union. The application form can be obtained from any of GCU's three branches or by phoning GCU on 9021 6444. We will mail, email or fax a copy of the form.

The application form can be lodged by letter, email, fax or hand delivered to any of our Branches.

Should you need assistance in completing the form please ask one of our friendly Member Service Officers who can provide you with any assistance.

John Karasinski
Chief Executive Officer



New Products and Services

ATM Relocation

Our ATM at Tom & Fred's Foodland in Burt Street Boulder will be relocated to GCU's Boulder Branch in early July.

The Boulder Branch is located on the corner of Burt Street and Lane Street. The new location will provide members with greater and easier access, with convenient street parking on Burt Street and Lane Street.

Black Friday 13th Special

Once again we held our Black Friday Term Deposit Special and once again it was a success. Just remember to watch the papers when there is a black Friday approaching as the ad says "Unlucky for Some, but not for YOU". That's if you take up the offer!! The next black Friday will be in February, 2004.

Web Page

GCU's internet page found at www.gcu.com.au is to undergo several changes in next few months.

If you are a regular user of this service, you will soon discover the subtle changes designed to make your GCU internet banking experience more enjoyable.

If you have not registered to become a user, do so as you will find internet banking to be very convenient and time saving.

Boulder Branch



From Left: Boulder Branch Staff, Julie Gregory, Glenn Holdaway (Branch Manager) and Sarah Kelly

Members will soon see the new look Boulder branch. The exterior of the branch will soon be remodelled to firstly remove the ledge allowing easier access to the branch and ATM and secondly to spruce up the appearance in line with the new look Burt Street. GCU has made a commitment to Boulder and has received overwhelming support from Boulder residents and local businesses. We would like to take this opportunity to thank the Boulder community for your continued support over the past 3 years.

GCU's Products

If you are a new member you may not have explored all the options available to you, or maybe you have been a member for a while, and were curious as to what products we have.

For everyday use, GCU has:

- Savings accounts
- Children accounts
- Pensioner accounts
- Cheque book facility
- Home, Personal, Investment Loans
- Redicard access (access to the ATM and Eftpos network)
- Bpay
- Internet Banking
- Telephone Banking
- Mycard Mastercard

For higher interest and limited access, GCU has:

- Christmas Club Accounts (its never too late to start)
- Term Deposits (Under 18 can start a term deposit with \$500)
- Cash Management accounts with high interest.

GCU even caters for businesses with:

- Business Access accounts
- Overdraft facilities
- Cheque book facility
- Redipos (eftpos facility)
- Commercial Loans

If you would like more information regarding any of these products, please contact a Member Service Officer at your nearest branch.

Sponsorship

Master Builders Association

The annual MBA awards for 2003 are due to be held in Esperance in August. Leading up to the ceremonies, the nominations for building excellence will be on display at our 3 branches in Kalgoorlie, Boulder and concluding in Esperance.

By completing the official coupon nominating your favourite home you will automatically go into the running to win The Peoples Choice Award which this year is a \$1,000 GCU savings account.

The Award is jointly sponsored between the The Kalgoorlie Miner and Goldfields Credit Union.

The mobile display will be at our Kalgoorlie Branch from the 14th to

19th July, at the Boulder Branch from the 21st to 25th July and at the Esperance Branch from the 28th July to 1st August.

Votes must be on an official coupon and lodged in the box provided when on display.

Last years winner was J. Earle of Kalgoorlie.



Netteller Security

Netteller features a number of different security measures to ensure that your personal information is protected at all times. These include firewalls, 128 bit data encryption and the use of secure identification codes.

You may have heard in the news that Online Banking has recently been the target of Attackers and in particular with the larger banks.

The Attackers are constructing mimic sites to lure customers into accessing fake sites. To avoid becoming a victim GCU strongly urges members to follow these steps to safeguard their account as you would safeguard your card and PIN.

- Protect your password and account details. If you believe your security has been compromised, contact us immediately or change your password on line.
- Do not disclose your password and account details to anyone either over the phone or by email.
- Ensure you login through GCU's website, www.gcu.com.au.
- Should you receive an email asking you to log onto a site, please verify the site prior to keying in your details. **If you are unsure, ring GCU on 9021 6444.**

20th Anniversary Promotion

In December 2002, GCU held a promotion to celebrate GCU's 20th birthday. For the month of December, all approved loan applications were in the running to win \$1,000 or a Burswood Weekend package for two. **Congratulations to the lucky winner P. Griffiths from Boulder.**

Sponsorship Funding

In the first half of this year, Goldfields Credit Union has provided sponsorship funding to the following diverse group:

Eastern Goldfields Squash Tournament 2003

Goldfields Football League

Boulder Golf Club Tournament

Young Achiever Australia

Pink Lake Golf Club

Royal Flying Doctor Service

Community Fair Art Exhibition

Ronald McDonald House

Goldfields Giants

The Leukaemia Foundation

Master Builder Association Peoples Choice Award

Goldfields Business Awards

Hannans Junior Sports Club

For Your Information

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

Unit 2, 83A Dempster Street

Phone 9071 3888

Fax 9071 5151

ATM LOCATIONS

Hannans Foodmart
Kalgoorlie

Kalgoorlie Newsagency
Kalgoorlie

Caltex Service Station
Kalgoorlie

Lionel St Markets
Boulder

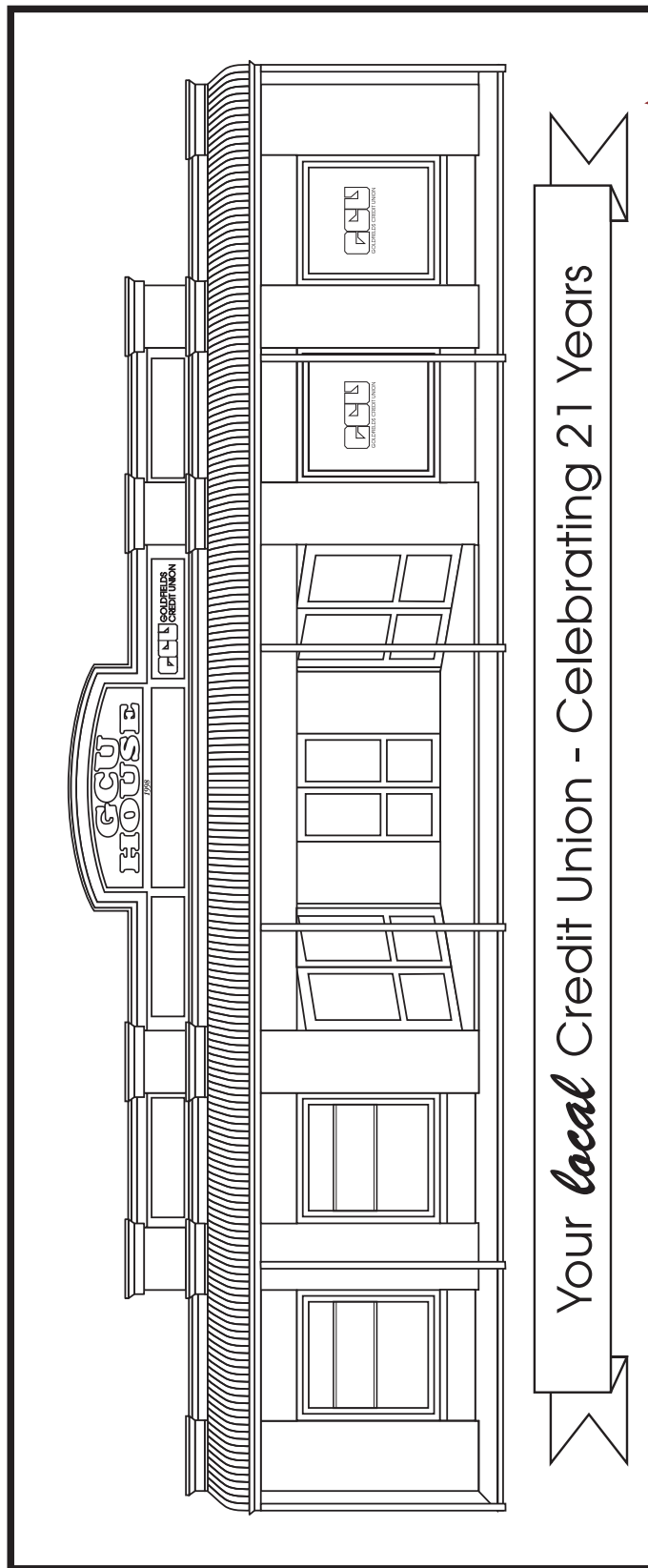
Fairways Deli
Boulder

GCU Boulder Branch
Boulder

Castletown Foodland
Esperance

**Look for your
GCU Reditellers!**

Colouring In Competition



WIN \$100
Young Achiever
Account

Kids!
Your chance to

But hurry...

Entries Close Monday 28/07/03

Drop your entry into your nearest GCU Branch

Name _____ Age _____

Address _____

Phone No. _____

Conditions of Entry

- Competition is open to all children 12 years and under.
- 1st Prize is \$100 and 2nd Prize is \$50. All prizes will be deposited into a Young Achiever Account (S8) in the name of the winner.
- Entries can be lodged at any branch, but will be displayed at the Kalgoorlie Branch.
- **Entries close Monday 28th July 2003.** Entries will be judged on 31st July and winners will be notified.