

December 2004

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From the Desk. WELCOME TO THE CHRISTMAS, NEW YEAR EDITION OF GCU NEWS

Hello, welcome to another edition of what has become our regular GCU NEWS newsletter, where we keep you up to date with some of the happenings throughout GCU over the last 6 months.

You may be wondering, who is writing this? Well, the answer would be Glenn Holdaway. Why am I writing this you may ask? Following the resignation of our previous CEO, John Karasinski, in November 2004, the Board of GCU has advertised the position of General Manager of GCU throughout WA and Australia. In the interim, they have shown a large amount of faith in me to 'hold the reins' during this period.

During the past 6 months, the biggest news to come from GCU was the closing of the Boulder Branch. The Board reluctantly closed the doors on 31st August 2004 and made this decision with a sense of regret knowing it would inconvenience those loyal members who used the Branch in its 4 years of operation. We would like to take this opportunity to thank the Boulder community for your continued support since the closure of the branch. Following the closure of the Boulder Branch, Sarah Kelly, Julie Gregory and I have moved down the road and back into life with GCU at the Kalgoorlie Branch.

On a brighter note, on the 19th of October 2004, GCU held its Annual General Meeting. The Chairman of GCU, Mr Bill McKenzie, presented GCU's Annual Report for the 2003/2004 Financial Year, showing an after tax profit of \$321,942. This result is a 34.4% increase over the previous year's profit.

GCU continues to be represented in Esperance, with Mr Chris Stokes managing our operations in the seaside community. Chris continues to service the Esperance community from GCU's Dempster Street location. Don't hesitate to contact Chris for all your banking needs in Esperance.

In closing, on behalf of everyone involved with GCU, I would like to wish all GCU members a Merry Christmas and a Happy New Year.

We look forward to seeing you in 2005!

Glenn Holdaway
Acting General Manager



NEW DIRECTOR

Mr Leigh Junk joined the GCU Board as a Director in March 2004, following the resignation of Mr Lloyd Jones. Mr Junk is a member of GCU's Credit Committee.

Mr Junk is an Executive Director and 50% owner of Donegal Resources Pty Ltd, a private mining company based in Kambalda W.A, which he co founded in 2000 to purchase the Miitel block of leases in Kambalda from WMC.

Mr Junk will provide GCU with a wealth of knowledge directly from the Mining Community throughout the Goldfields region.

STAFF CHANGES

On a sad note Kalgoorlie Branch farewelled two long serving employees during the past 6 months. Sue Winter, who was with GCU for over 8 years and Jodie Beutel who graced the front counter of GCU for 6 years. Sue has taken up a position with another company in Kalgoorlie whilst Jodie is relocating to Perth with her family. Both Sue and Jodie will be sadly missed by Staff and Members.

In addition to our Kalgoorlie staff changes, Jane Cummings from Esperance Office and her family are moving to Sydney for greener pastures.

Our latest addition to our team at GCU is Kylie Van Vroeke who has stepped into Jane's position in Esperance. Welcome to GCU Kylie.

We would like to wish all the previous staff a very Merry Christmas and all the best for the future.

Redicard and PIN Security

Through no fault of your own, your Redicard could fall into the hands of someone who could try to 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 notification
- Do not keep a record of your PIN with or near your card
- Make sure 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

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

If your Redicard is lost or stolen It is essential that you report your loss 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 is 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 either Kalgoorlie or Esperance office confirming the Redicard has been reported to the hotline and to arrange a replacement card.



Insurance Policy - Reminder

Under the terms of GCU's mortgage agreement a borrower is required to maintain a current insurance policy on the mortgaged property.

If you have renewed your insurance policy but have not notified GCU, we ask you send us a copy of the policy to: **PO Box 10155 Kalgoorlie WA 6433 for our records.**



Safer Internet Banking

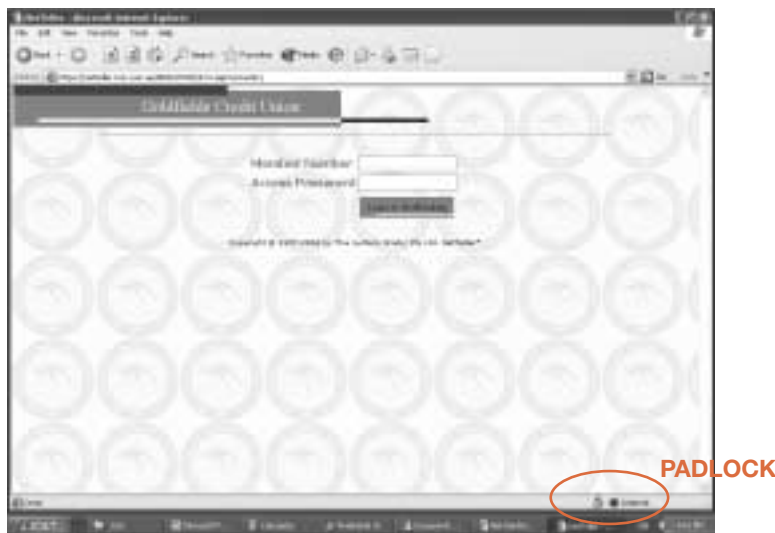
Our website is designed to provide members with a comprehensive internet banking experience. The new version of Net Teller incorporates a host of security features to provide members with greater confidence about internet security.

We recommend members visit the Net Teller site to gain more helpful insights into safer internet banking: www.netteller.com.au/safecomputing.

Members are reminded do the following:

- Never open an email from an unknown source,
- Regularly update your anti-virus and firewall software,
- Never use an email to access your GCU Net Teller,
- Make sure you see the PADLOCK on the bottom right hand side on the status bar when in Net Teller.

To set the Status bar in Internet Explorer click on the View menu and tick Status Bar. The status bar appears at the bottom of the page. The PADLOCK icon is shown on the status bar at the bottom right hand of the screen.



- Frequently monitor your bank accounts and if you notice something suspicious or unusual contact GCU on 9021 6444 as soon as possible.
- For added security, when next in Net Teller, go to the PERSONAL button on the top left hand side and click onto Change Email Address. Insert your email address. Whenever you make a Net Teller transaction you will receive an email confirmation receipt of the transaction. If you think the transaction was an error you can make email contact with Net Teller to resolve the error.

GCU in the Community – Sponsorship

GCU actively sponsors community activities and events. In the past 6 months, GCU has distributed a considerable sum of money to the following community groups / events including:

- *Kalgoorlie Boulder Basketball Association*
- *Esperance Golf Club*
- *Eastern Goldfields Little Athletics*
- *Goldfields Art Centre*
- *Kalgoorlie Golf Club*
- *Esperance Pink Lake Golf Club*
- *EGSHS Year 12 Graduation*
- *Police & Citizens Youth Club*
- *Boulder Bowling Club*
- *Boulder Golf Club*
- *Esperance Surf Life Saving*
- *Lake View Cricket Club*
- *John Paul College*
- *Goldfields Eisteddfod Inc*

If you are seeking sponsorship for an event coming up in the New Year, please call into our Branches to collect a sponsorship application or alternatively visit our website.



Finding yourself short of cash this Xmas? Open a Christmas Club account and with regular deposits you will have more to spend towards the festive season.

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

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

Dewsons Supermarket
Kalgoorlie

*Look for your
GCU Reditellers!*

A chat with our staff.....

In this, our second instalment of A chat with our staff, which will become a regular part of our Newsletter, we caught up with one of our long term employees to see what makes her tick, both whilst at work and whilst out of the office.....

- 1. Your Name:** Sarah Kelly
- 2. Job Title:** Lending Assistant/Back Processing Officer
- 3. What does your job involve?** All aspects of loans, back processing tasks and assisting management.
- 4. How long have you worked at GCU?** 6 years and 10 months.
- 5. What is the best thing about your job?** Receiving compliments from customers about the service I have provided.
- 6. What is the worst thing about your job?** Being abused by customers (everyone should be happy).
- 7. Greatest achievement:** Renovating a house (I am nearly finished, damn that painting though!!!!!!)
- 8. If you could be head of the company for a day, what would you do?** I would give everyone a big pay rise and shut at 4.00pm like the banks.
- 9. What is your greatest indulgence?** My 1964 pink mini (it's a beast) and yummy desserts (everyone knows you should always leave room).
- 10. What makes you happiest?** Adam (my boyfriend) and my pink mini.
- 11. What really annoys you?** Somebody kicking my chair and mullets.
- 12. Who would you most like to meet?** The person who invented the air conditioner.
- 13. What can't you live without?** The air conditioner.
- 14. Favourite movie:** 'Empire Records' and 'Romy and Michelle's High School Reunion'.
- 15. Favourite song:** 'Video Killed the Radio Star' by the Buggles and any great sing-along pub songs.
- 16. Favourite TV show:** CSI (Check out the hotties), Neighbours.
- 17. Favourite Drink: Non Alcoholic** Raspberry Squash (aka fire engine – this is embarrassing to say when I am at the pub).
Alcoholic Bacardi Breezer – Orange flavour.
- 18. Favourite Food:** Crumbed Steak (family favourite) and Sweet Beef Curry.
- 19. If you were offered Front Row seats to any event in the world?** Wimbledon or the AFL Grand Final.
- 20. Sport played:** Softball and Squash.

