

June 2005

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## From the Desk.

### Hello and welcome to our end of Financial Year Newsletter!!!

**M**y name is Farley Fewkes and I am the New General Manager of the Goldfields Credit Union. I was appointed late last year and commenced with GCU in mid January. My previous experience includes 21 years with a major bank and I have lived and worked in the Goldfields region since 1989 and therefore understand how important a role GCU plays in providing Goldfielders with a local banking choice.

Outstanding customer service is a big priority in my thinking and I was blown away with the quality of service that the staff at GCU are providing to our members. We will always strive to improve and add value to our on going relationships with our members. In this day and age where most institutions offer similar products and services, what puts us to the forefront is the way we deliver them and also that all decisions are made locally (our Head Office is in Egan Street) and generally within a very short timeframe.

Some developments that have taken place or will be finalized shortly include installation of ATMs at the new Target complex and at Dewsons in O'Connor, the access to financial planning resources for our members and the impending launch of general insurance facilities to compliment our existing range of products and services.

From a staffing perspective, we have re- employed Sue Stewart to compliment our Member Services area and are pleased to welcome Julie Gregory on a full time basis. Denise Steel, Dianne Visentin and Sherrie Murphy round out a very experienced team in our front office. Brigitte Flight and Sarah Kelly now answer all loans queries and look after loans proposals from application to settlement stages. Glenn Holdaway has been given the role of Assistant General Manager and oversees the day to day running of the office. Chris Stokes looks after our Esperance members in his usual efficient manner. They are a really great team of people.

I take this opportunity to thank Glenn for "holding the reins" prior to my appointment and ensuring our members continued to receive the service they have come to expect from GCU.

In closing, I would like to wish members continued good health and prosperity in coming months and remind you that we do lend funds at competitive rates for new and existing homes or for any other worthwhile purpose. So if your relatives or friends or perhaps you are thinking of borrowing, put us on your shopping list.

All the best!!

**Farley Fewkes**  
General Manager

## BRANCH INFORMATION

Phone Banking 9022 8811

Website [www.gcu.com.au](http://www.gcu.com.au)

Email [enquiries@gcu.com.au](mailto: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

Caltex Service Station  
Kalgoorlie

Dewsons Supermarket  
Kalgoorlie

Hannans Foodmart  
Kalgoorlie

Kalgoorlie Newsagency  
Kalgoorlie

Lionel St Markets  
Boulder

Target  
Kalgoorlie

Castletown Foodland  
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 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.

## REDI 2 WIN ? WIN a Ford Fiesta

Your Redicard could be the key to a stylish new Ford Fiesta.

Every time you use your Redicard to make a cash withdrawal at a Rediteller ATM during the month of July, you'll be entered into the draw to win a Ford Fiesta.

As a credit union member you have chosen a different kind of banking with fair fees and better service. By using your Redicard at a Rediteller ATM instead of one of the bank's, that's exactly what you'll get. You can save transaction fees by using your Redicard at a Rediteller as these transactions are fee free.

# A chat with our staff.....

In this, our third 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:** Brigitte Flight.
- 2. Job Title:** Lending Supervisor.
- 3. What does your job involve?** All aspects of lending and credit control.
- 4. How long have you worked at GCU?** 10 years and 8 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?** Having to tell someone that their loan is declined.
- 7. Greatest achievement:** Meeting my partner and having two gorgeous kids (I'm biased of course).
- 8. If you could be head of the company for a day, what would you do?** Give everyone a pay rise.
- 9. What is your greatest indulgence?** Sweets and shopping.
- 10. What makes you happiest?** My two wonderful children.
- 11. What really annoys you?** My two wonderful children.
- 12. Who would you most like to meet?** Sharon Osbourne.
- 13. What can't you live without?** Now that it is cold – my slippers.
- 14. Favourite movie:** Forrest Gump.
- 15. Favourite song:** American Pie by Don Mclean.
- 16. Favourite TV show:** CSI, Desperate Housewives, Lost and any New Zealand farming shows.
- 17. Favourite Drink: Non Alcoholic** Lemon Lime and Bitters.  
**Alcoholic** Vodka Cruiser – Black.
- 18. Favourite Food:** Chinese.
- 19. If you were offered Front Row seats to any event in the world?**  
The Olympics.
- 20. Sport played:** Love all handcrafts – card making, scrap booking, sewing etc.

## 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:

- *Royal Flying Doctor Service*
- *Leukaemia Foundation*
- *Golden Mile Art Exhibition*
- *Esperance Golf Associates*
- *Eastern Goldfields Squash Association*
- *Hannans Golf Club & Golf Associates*
- *Eastern Goldfields Hockey Association*
- *Goldfields Football League*
- *Goldfields Giants*

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

## **Beginning in July, CGU Insurance is delighted to start a new alliance with Goldfields Credit Union for general insurance.**

CGU is one of Australia's largest intermediary-based insurers offering a wide range of competitively priced products including home and contents, motor vehicle, landlords, caravan, travel and boat insurance. With over one million policy holders and 500,000 privately owned motor vehicle policy holders, more and more Australians are discovering the benefits of being a CGU customer.

The brand also has a strong history in Western Australia, and more specifically the Goldfields region, where the company introduced insurance to gold miners and fossickers back in the late 1800s.

In 2005, CGU is an integral part of Insurance Australia Group – Australasia's leading general insurance group with 11 million active policies across Australia.

To celebrate the new alliance, during July, August and September, Goldfields Credit Union is offering members a 10% discount off CGU home and contents, landlords and car insurance premiums.

# **Ask us about 10% discount\* on**

## **CGU Home and Contents Landlords and Car Insurance**

**Simply call us on  
08 9021 6444**



*\*Offer only available to policies taken out between 1 July 2005 to 30 September 2005.  
This offer only applies to WA customers only and is subject to CGU's normal underwriting criteria.*

*Goldfields Credit Union Ltd ABN 63 087 651 849 AFS Licence No. 246884 acts under its own Australian Financial Services Licence and under an agreement with the insurer, CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291 (CGU). An IAG Company.*

*CGU Home and Contents, Car, Caravan, Boat, Travel and Landlords Residential Property Insurance are issued by CGU. An IAG Company.  
You can get a Product Disclosure Statement (PDS) for the products from any office of Goldfields Credit Union or CGU.  
You should consider the PDS in deciding whether to buy or hold the products.*