



MESSAGE FROM THE GENERAL MANAGER

Welcome to a new year and many thanks for your support during 2013 which I'm sure for most of you has been a very busy time.

In this summer edition of the member news we are very excited to launch our **new mobile banking for u app** which will enable you to do your banking using your mobile phone and will include a pay anyone feature where now you can **pay anyone** using just their mobile number or email address while you're on the go. It's a convenient way to share a restaurant bill, taxi fair, or pay your friends while you are out and about.

At this time of the year with people away, it is important to make sure your valuables are safe and secure and adequately insured. We will be running an insurance promotion so now is a good time to review your insurance cover on your car, home and contents.

This time of the year is also a good opportunity to set up a **mojo fund** – at FCCS we have a range of savings accounts

to help, in fact we still offer a Christmas Club account.

We also recognise that there are those who can always do with some assistance and over the course of 2013 your credit union participated in a number of worthwhile causes. FCCS and staff have supported the "Adopt a family" appeal by providing gifts and a hamper to a family in our community. We have also made donations to the Ford Motor Company Hot Dogs & Hot Rods Day to support the Junior Diabetes Research Foundation as well as the Show & Shine Day with proceeds benefiting Kids Day Out, and we continue to support Give Where You Live in Geelong and CUFA who help communities in the Asia Pacific region where families live in poverty.

I hope you enjoyed a happy and festive season with your families and I wish you all the best for the year ahead.

Regards,
Peter Vecoli

YOU WANTED TO KNOW

What's a Mojo Fund?

You may have come across this term before – so what does this mean? Simply a Mojo fund is another name for a rainy day fund or an emergency fund. You want the peace of mind of knowing that you have three months of living expenses— food, utilities, accommodation, and transport costs— set aside in case you suddenly find yourself unable to pay for the essentials due to a temporary loss of income.

Instead of relying on credit cards or further debt to meet this unexpected expense start a savings plan and look to put away up to 10% of your take-home pay into a separate savings account. This will even assist at this busy time of the year to help with the Christmas shopping.

BANKING FOR U APP

Banking has never been so convenient. You can now bank on-the-go thanks to the release of the new FCCS 'banking for u' app.

The 'banking for u' app allows members to access the FCCS secure mobile banking site straight from their mobile phone, using their internet banking log-in details.

Whether you have an Android, Windows or iPhone, you can download our Smart App from the Google Play store, the Windows Phone Store or iTunes App Store by searching 'FCCS banking for u'.



With the FCCS 'banking for u' app, you can:

- Pay anyone
- Pay bills with BPAY
- Check account balances
- Perform transfers internally and externally
- View recent transaction history
- View interest earned in the last financial year
- Locate your nearest rediATM
- Search for FCCS products and services
- Contact us

Standard FCCS terms and conditions, fees and charges covering Internet Banking apply. Normal data charges apply; please check with your mobile service provider for details.

Visit our website or give us a call to find out more.

EVERYONE'S A WINNER WITH MEMBERCARE.

Take out a new QBE MemberCare Home or Motor Policy or renew your existing QBE MemberCare Home or Motor Policy before the 6th June 2014, to go into the draw to win

\$10,000!

To find out more information, please visit our website or give us a call today.

Terms and Conditions apply: Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available from your local financial institution. Issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545. Register for QBE MemberCare Rewards within 3 months of renewal to qualify. One MemberCare Reward program/policy. Offer available to Australian residents 18+. Offer available to selected policies only.

Competition authorised under NSW Permit Number LTPS/13/07883, ACT Permit Number ACT TP 13/03627.1, SA Licence Number T13/2309, VIC Permit Number 13/2483. Competition terms and conditions available from FCCS website



MEMBERcare QBE

Insurance may be a necessity, but you don't need to pay the earth for it either. We can offer you a range of special deals on top quality cover through our arrangement with QBE Insurance.

Once you have an existing Home & Contents, Landlords or Motor Insurance policy with us, you qualify for a multi policy discount of 10%^.

Other discounts may include:

- A choice of excess
- Over 50's discount
- Household no claim bonus

Visit our website or call in branch to discuss your insurance needs today!

^Multi Policy Discount applies to subsequent policies purchased from us. Excludes mortgage/loan protection insurance and CTP.