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PC welcomes you to 2010

Police Credit Board of Directors, management and staff hope you had a happy festive season – and we look forward to sharing 2010 with you!

pcnews

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Hey presto!

Now you can reach your savings goals even sooner with the PC Bonus Saver higher interest rate.

You can earn yourself up to 5.00%pa interest – all you have to do is deposit at least \$100 each month, and make no withdrawals during that month. It's up to you.

Additional benefits of a PC Bonus Saver Account

- Additional bonus interest of 3.00%pa* when you deposit at least \$100 per calendar month, with no withdrawals in the month (standard interest rate 2.00%pa)
- Access your funds at call via pc.easynet online banking, Rapid Response telephone banking or by visiting a branch
- No minimum or opening balance requirements
- Interest calculated daily and paid monthly

Apply today. Call **Member Response** on **13 63 73** & press 3 or apply online www.policecredit.com.au via pc.easynet



Your retirement pension – can you get a better deal?

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In today's investment climate, retirees are focused on value for money, diversification and being kept up to date. These are very reasonable expectations given what the investment markets have experienced over the past two years.

At PC Planning, we are focused on providing our members with retirement income solutions that seek to maximise returns and minimise management costs. That's why we introduced the PC Member Wealth Maximiser, a simple and effective strategy to help secure the best for your retirement savings.

The PC Member Wealth Maximiser utilises several different superannuation funds (usually two or three) to hold your assets. Each is chosen for its strengths, and the underlying investments are allocated to select asset classes to suit your particular circumstances.

Regular portfolio reviews are a critical part of the process. At each review, PC Planning will work with you to see if adjustments are required to suit your risk profile and the current economic and investment outlook.

This model is designed for those people who want:

- ongoing access to high quality investment advice
- diversification in superannuation providers
- the ability to move quickly between investment options
- active asset allocation
- risk management strategies
- a simple and transparent process and
- cost-effectiveness.

Over the years, PC Planning has provided active management of retirement portfolios and has helped members to achieve significant cost savings on relevant fees.

PC case studies

Trish had a pension with a bank-owned investment company, but she was frustrated with the lack of contact and personal service.

PC Planning saved Trish around \$4,000 in fees and she appreciates our quarterly reviews.

Pam and Rob needed a plan for Pam's retirement. They were unhappy with the lack of communication from Pam's industry-based superannuation fund and wanted access to ongoing, personalised investment advice.

PC Planning provided a cost-effective solution and ongoing portfolio maintenance. Pam and Rob are happy!

Jeff was about to retire and receive benefits from his defined benefit fund. He had a financial plan from an 'off-the-shelf' planning service but it wasn't what he wanted.

PC Planning prepared a plan that included a customised portfolio and quarterly reviews. Best of all, our plan was \$5,000 cheaper.

Do you have an allocated or account-based pension with a bank, private financial firm or industry based super fund? Or are you thinking about retirement? If so, we look forward to hearing from you!

Make an appointment today to discuss your financial future with PC Planning. All sessions are confidential and obligation free. Call **PC Planning** on **13 63 73** & press 5 or email pcplanning@policecredit.com.au

Competitive interest – PC fee-free banking

The new year is a great time to review your financial situation, get rid of bad habits and start saving for the future. The best way to do that is to choose a savings account that offers competitive interest rates, flexibility and is fee-free.

We offer our members a wide range of savings and investment accounts, from at-call and Christmas Club accounts to term deposits, Bonus Saver and retirement savings accounts, all with competitive interest rates.

It's easy to bank fee free with Police Credit. Our savings and investment accounts are convenient, flexible and have other great benefits including:

- No annual or account keeping fees
- Competitive term deposit and online savings accounts
- Friendly, personalised service
- Convenient access to your accounts (most savings accounts available 24/7)

You can choose the type of account that suits you best. Or split your funds into different accounts to suit your savings goals. And for members who prefer to do their banking electronically, there is also the option of opening and operating your account online.

The range of PC savings accounts includes:

- PC Bonus Saver
- Term deposits
- **easyinvest**[®] online savings
- At-call savings
- Flexible investments
- Christmas Club
- Little Copper Club

Open selected savings accounts online via [pc.easynet](https://pc.easynet.com.au), call **Member Response** on **13 63 73** & press 3 or visit www.policecredit.com.au

Switch to PC now and save

Consolidating your accounts with Police Credit will help you to minimise your fees and manage your finances more effectively.

By having your pay directly deposited into your PC account, you'll avoid the account keeping and annual fees that can often be associated with day to day banking at many other financial institutions.

Moving or increasing the amount of salary you send to your PC accounts is easy. Follow our step-by-step process for a smooth transition.

- Complete PC's Salary Direct Credit form (www.policecredit.com.au or call Member Response) and send to your employer's payroll officer.
- or
- Contact your employer's payroll officer directly and provide our BSB (704 230) and your account number (nine-digit number – refer to your latest PC statement or visit [pc.easynet](https://pc.easynet.com.au) and view eStatements).

Choose regular payments

Police Credit has a range of payment and transaction options to make your daily budgeting easier and more cost-effective.

Benefits of using regular payments

- Track past and future repayments via [pc.easynet](https://pc.easynet.com.au) or Rapid Response
- Choose from payment options including BPAY, direct credit (other financial institutions) and internal transfers
- Less risk of incurring a dishonour fee (regular payments try to effect your payment on three consecutive business days to allow for unforeseen delays)
- Avoid cost and time delays associated with cheques, money transfers and regular mail
- Quick and easy – they can be set up as one-off or at a regular frequency and to coincide with your payday

Change your direct debits to regular payments

1. Cancel direct debits such as household bills, insurances and loan and credit card payments by notifying the third parties and financial institutions (review your bank statements to make sure you capture all your direct debits).

2. Set up regular payments with PC via [pc.easynet](https://pc.easynet.com.au) or by calling Member Response, visiting a branch or completing a regular payment authority form (available at www.policecredit.com.au).

3. If applicable, close your accounts with other financial institutions once all your regular payments have been cancelled.

Or to change your existing direct debits so they are deducted from your PC account, provide our BSB (704 230) and your account number (nine-digit number – refer to your latest PC statement or visit [pc.easynet](https://pc.easynet.com.au) and view eStatements).

Reward yourself with the CGU Privilege Card

The CGU Privilege Card provides PC members with access to great benefit programs and added value.

To obtain a card, all you have to do is simply renew or purchase a new CGU home or motor vehicle insurance policy*.

Show your card and reap the benefits!

Two key benefit programs are covered by the CGU Privilege Card. There is no limit on the number of times you use your card or on the number of times you can receive discounts on products and services.

Presidential Card

This is Australia's largest and longest running lifestyle benefit program. With the Presidential Card you can access over 11,000 unique offers including great savings on accommodation, dining, cinemas, health and beauty, travel and adventure activities.

What's more, you can receive a 5% discount on pre-purchased Gift Cards from retailers including Woolworths, BIG W, Dan Murphy and CALTEX WOOLWORTHS and CALTEX SAFEWAY co-branded fuel outlets. To pre-purchase discounted Gift Cards please visit www.cgu.presidentialcard.com.au

The card is supported by a website that displays all current offers and a dedicated call centre to give you assistance. And in the unlikely event that an establishment declines a promoted offer at point of sale, you receive a guaranteed reimbursement of the discount from Presidential Card.

Shoppers Advantage

One of Australia's leading web and phone-based shopping services, this program gives you access to discounts on over 35,000 products including electrical, whitegoods, household products, computers and cosmetics. Shoppers Advantage specialises in household products and offers from 20% up to 50% discount.

If you purchase a product through Shoppers Advantage and find it cheaper elsewhere, you will be refunded the difference.

How do I apply?

When you renew or purchase a new CGU home or motor vehicle policy*, you will automatically receive a letter and accompanying card – and you can take advantage of the benefits straight away.

WISH Gift Cards are redeemable at participating stores only. Participating stores may change from time to time. For full terms and conditions and a list of participating stores, see in-store or visit WISHgiftcard.com.au WISH Gift Cards are currently not accepted at some designated Dick Smith Electronics, Tandy and BWS stores and CALTEX WOOLWORTHS/CALTEX SAFEWAY co-branded outlets.



Choose the cover that's right for you with PC Insurance Agency

Whether it's home building and/or contents, landlords, car, motorcycle, health, travel or boat insurance we can help find the cover you are looking for.

For an obligation free quote or for more information call **PC Insurance Agency** on 13 63 73 and press 2 or visit www.policecredit.com.au

Allianz 'Take Cover and Win' competition winners

Congratulations to Bernie, Janine, Stephen and Sharyn who were the recent winners of the Allianz 'Take Cover and Win' competition. They won a Tomtom One XL GPS, a Nintendo Wii console, an iPod Classic and an iPod Touch respectively.



Call **PC Insurance Agency** on **13 63 73** & press 2 or visit www.policecredit.com.au

Review your loans in 2010

Is it time to review your financial situation, in particular your home loan, to make sure you have the best possible deal?

Perhaps the best way to start is to ask yourself a few questions. Are you in the market for a new home or wanting to refinance? Are you happy with your current loan? Is it meeting all your needs? Do you want to know what other loan products are available?

With our PC home loans winning national industry star ratings for superior value, now is the perfect time to think about that new home loan or refinancing the loan that you already have.

The Reserve Bank of Australia has started to increase interest rates, and more rate rises may follow. So you need to make sure that your home loan offers all the features and benefits you need to match your requirements and lifestyle. Would you like the peace of mind offered by a fixed rate home loan?

Would you prefer a variable rate, so that you're not paying more than the current market rate? Or would a combination of the two suit you better?

PC home loan options include:

- Standard Variable home loan
- 12 month Discount Variable home loan
- Interest Only home loan
- Line of Credit home loan
- Fixed Rate home loan.

Honeymoon rate

You can receive a discount for the first 12 months on your PC Standard Variable home loan when you choose our Discount Variable (honeymoon) home loan. As interest rates change, so does your floating honeymoon rate. This loan is available for new home purchases or for refinancing home loans from other lenders.

PC Premium Home Package

The new PC Premium Home Package offers a great deal on a bundle of PC products, including home loan interest rate discounts.

There is an annual fee of just \$375 and the loan must be linked to a PC savings or credit card account. Benefits include discounted interest rates on your home or investment loan account, which can add up to big savings over the years.

Debt consolidation

Debt consolidation is another factor to consider when looking at your loan. Refinancing your home, choosing a loan with a redraw facility or taking out a personal loan are all options that could assist you to clear that debt faster.

Savings and term deposits

With Police Credit, saving for your home is easy. You can ask us about our range of savings and term deposit accounts. Or check out our PC Bonus Saver account, where you can earn up to 5.00%pa interest. Talk to our friendly consultants today.

Apply today. Call **Home Loan Centre** on **13 63 73** & press 4 or visit a PC branch



PC savings options can help you get there quicker

- **PC Bonus Saver Account** – deposit at least \$100* (and no withdrawals) each month and your interest rate increases
- **Term Deposits** – from 3 months to 60 months, with competitive interest rates
- **easyinvest[®] online savings** – higher interest rates with day-to-day flexibility
- **Christmas Club account** – plan for your Christmas spending in advance and enjoy higher interest rates

Open selected accounts online via pc.easynet, call Member Response on **13 63 73** & press 3 or visit www.policecredit.com.au

Director's message



Lionel Allemmand (Chairman) has served as a director of Police Credit since 1996.



Director Wayne Taylor



Director David Boell

On behalf of everyone at Police Credit, we would like to wish all our members a very happy new year. We are looking forward to the year ahead and to many exciting developments across all our operations.

Thank you to all who attended our Annual General Meeting on 20 November at the Downtowner on Lygon. We look forward to welcoming you again next year and hearing your thoughts.

We are pleased to inform you that our new PC Premium Home Package has surpassed our expectations, confirming our research that PC members wanted a product that offered its features and benefits. By refinancing with us, some of our members are already enjoying substantial savings.

While we never chase awards, it is always gratifying to be recognised as one of the best by our industry. CANSTAR CANNEX has awarded the PC Visa Silver credit card a five-star rating. Of the 278 credit cards analysed, only the top 5% received a five-star rating.

I would like to remind you that you can now access eStatements for your credit cards as well as your

other accounts, allowing you to enjoy greener, cost-effective banking with the convenience of viewing, downloading and printing your statements 24/7.

In PC Board news, Merv Pickering has retired from our Board after 26 years of service. Merv served Police Credit as director from 1983 to 1998 and was chairman from 1986 to 1995. He was re-elected to the board in 2000. We wish Merv all the best for his future endeavours.

We are pleased to announce that Wayne Taylor, previously appointed to fill the casual director vacancy, has been elected for a three year term as was new director, David Boell. Congratulations to both. David has completed a Bachelor of Business Degree majoring in management and marketing, and is also a serving police member.

It is with much sadness that we inform you that Ken Serong, who served as one of our directors for 20 years and retired from this position last year, passed away recently. Ken contributed in many ways to the success of Police Credit and he will be sadly missed by us all.

Once again, happy new year to you and your families. We look forward to sharing 2010 with you.

What's new? statements extended to credit card

eStatements – save time, space and trees

Did you know credit card statements are now also available on eStatements?

You can receive your PC credit card statements through **pc.easynet** and enjoy the convenience of accessing your statements online.

Benefits of subscribing to the eStatement notification

- Convenience of viewing, downloading and printing your statements online 24/7 – stored up to 26 months
- Simplifies your life with less paper and conserves environmental resources

Apply today!

Call **Member Response** on **13 63 73** & press 3 or visit **www.policecredit.com.au** via **pc.easynet**

Little Copper Club



It's never too soon to learn about saving, So why not open a Little Copper Club account for your children?

The Little Copper Club is a great way for members under the age of 18 to start saving. It offers at-call savings and access to exclusive competitions, promotions and prizes. There's no minimum balance required and interest is credited to the account on 31 May and 30 November each year.

Achievement award winners

Each year, a number of Little Coppers are rewarded simply for saving with Police Credit. Every Little Copper member with \$100 or more in their account has a chance to win a prize, according to the account balance, with prizes ranging in value from \$25 to \$2,000. Congratulations to Carley, Emily, Oliver, Darcy, Jenny, Lachlan, Samuel, Andrew, Brittany, Mitchell and Benjamin who were your winners for 2010.

Congratulations

Congratulation to Hannah, Hayden, Lara and Veronica, who each won \$50 for their entries in the latest Police Credit Word Search Competition.

Victoria Police rank scramble

Place the Victoria Police members in an ascending rank. There are 11 different ranks within the Victoria Police. See if you can rank them correctly from the list on the right.

There are four \$50 prizes on offer. Remember that you must be a member of the Little Copper Club to enter one of two categories – under 9 years of age, and 9 years and over.

Send your entry post-free with the coupon to:

Reply Paid 669, Police Credit, Carlton South, Victoria 3053.

Entries close 5pm Friday 5 March 2010

Senior Constable
Senior Sergeant
Deputy Commissioner
Superintendent
Leading Senior Constable
Commander
Assistant Commissioner
Sergeant
Chief Commissioner
Inspector
Constable

To become a Little Copper, or for more information, visit www.policecredit.com.au or call **Member Response** on **13 63 73** & press 3

Name	LCC Member No.
Address	
Telephone	Age



reach new heights

your savings at call with the **easyinvest**[®] online account.

conditions apply.

interest rates of up to **4.00% pa**

apply now – online www.policecredit.com.au via pc.easynet or call **Member Response** on **13 63 73** & press 3.

FAQs – your questions answered

How do I find my nine-digit account number using pc.easynet?

Simply log on to pc.easynet and select 'Accounts', then 'eStatements'. Your account number will be noted on your statement.

What is BPAY View?

BPAY View is a service that enables some organisations to send you bills electronically rather than through the post. You can view your bills online via pc.easynet.

How do I activate my PC Visa debit and credit cards through pc.easynet?

After logging on to pc.easynet, PC Visa debit and credit cards can be activated by going into the 'Other' menu followed by 'Card Activation'. You will then need to enter the card number and expiry date, followed by 'Activate'.

How can I avoid interest on my credit card?

No interest is charged on a purchase if you pay the closing balance on the statement by the due date and if you paid the closing balance on the previous statement by its due date. Bill payments (quoting your credit card number) and direct debit transactions are also subject to interest free periods.

How is the interest on an overdraft facility calculated?

Overdraft interest is calculated on the debit balance of the previous day at the daily overdraft interest rate i.e. interest rate divided by 365. Accrued interest is then debited to the account at the end of the month.

How do I change my pc.easynet password?

To change your pc.easynet password, you will need to log on to pc.easynet and select 'Change Password' from the 'Other' menu. Enter the old password, then your new password twice.

Contact us 13 63 73

Rapid Response & BPAY®

Member Response

(General Enquiries)

F (03) 9349 3113

E pceasyhelp@policecredit.com.au

Phone-A-Loan

Car & Personal Loan F (03) 9268 9294

Home Loan F (03) 9268 9230

E pcloans@policecredit.com.au

PC Planning

F (03) 9268 9353

E pcplanning@policecredit.com.au

PC Insurance Agency

F (03) 9268 9257

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Administration

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www.policecredit.com.au



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Please send me more information

If you require more information about Police Credit services, tick the square next to the services of your choice and return this coupon Post Free to us by addressing your envelope Reply Paid 669, Police Credit, Carlton South, Vic 3053.

Insurance

- Car
- House
- Life
- Landlord
- Travel
- Contents
- Caravan
- Motorcycle

Loans

- Housing loans
- Personal loans
- Investment loans
- PC Premium Home Package
- Car loans
- PC Visa credit card
- Overdraft

Other information

- PC Visa debit card
- Christmas Club
- Cheque book
- Fees & Charges/Terms & Conditions
- Regular payments
- Annual report
- Rapid Response
- PC planning
- Online banking
- Little Copper Club
- Savings & Investments

Complete this form to update your details/for more information

Name: _____

Member No: _____

Address: _____

Postcode: _____

Tel:(home) _____ (bus) _____

Email: _____

Authorised Signature: _____