

POLICE CREDIT UNION

# 2025 Newsletter

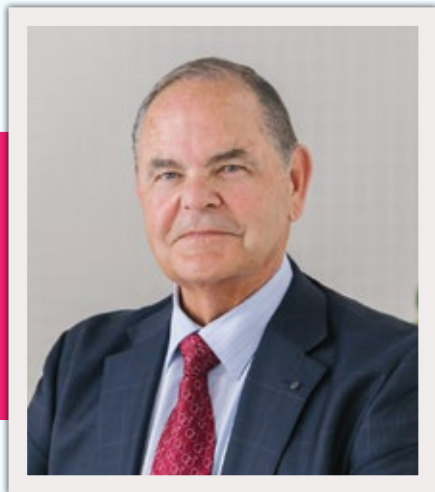


**POLICE  
CREDIT  
UNION**  
BANK ON US

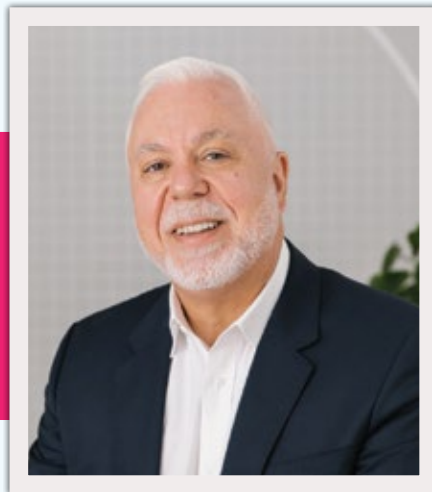


*Supporting & celebrating our community.*

# Summary from the CHAIRMAN & CEO



**Alex Zimmermann** Chairman



**Costa Anastasiou** Chief Executive Officer

We are pleased to present the Chairman and CEO's summary of Police Credit Union's 2024 results. Members can access the full 2024 Annual Report on [policecu.com.au](https://policecu.com.au) or in branch.

Whilst we faced difficult trading conditions, Police Credit Union has continued to deliver strong results relative to our strategy and across all financial and non-financial measures.

As we reflect on the past year, we are immensely proud of our collective achievements. Each accomplishment is testament to the dedication of our team and the resolute support of Members.

## Award-winning performance and Member Value

Police Credit Union was recognised for the second year running as Australia's Best Credit Union in the 2024 Mozo Awards. Being acknowledged as the best in the nation by a non-affiliated and independent third-party comparison site validates our enduring commitment to provide ongoing exceptional service, market-leading rates, and innovative products that support our Members' needs. This industry recognition reinforces our ability to perform at the highest level within the industry and stand out as a clear alternative in a sector traditionally dominated by the major banks.

Importantly, Police Credit Union continues to exceed its Member Satisfaction benchmark and recorded a 92.95% result for 2024, an increase from 92.7% in the previous year. This result was underpinned by a best practice Net Promoter Score of 93.2% and a Member Trust rating of 94.9% in the period.

## Key financial results

Despite the demanding operating environment, the organisation recorded a group profit after tax of \$6.12 million for the 2024 financial period, which was 20% ahead of the strategic budget expectation. This result contributed to a 4.6% uplift of our total equity (or reserves) to \$117.14 million. Police Credit Union concluded the year with total group assets of \$1.4 billion, representing an overall growth rate of 4.43% for the period, and, despite intense competition, loans and advances growth closed the year at 5.55%. Police Credit Union's financial performance remains in the upper industry quartile relative to key financial metrics.

## Innovative technology and Member convenience

We remain committed to an innovation and continuous improvement roadmap that is measured and prudent. Our strategy is focussed on remaining relevant and agile to improve customer experience outcomes and operational efficiencies within our business model. We successfully implemented numerous important system upgrades and enhancements with minimal outage impact for Members. These have driven effective and sustained operational improvements that resulted in the strong performance of the Organisational Resilience Index, which

directly impacts our credible engagement and trust with Members.

## New personalised service for Members

In response to household cost-of-living pressures, we implemented an important new service initiative, *Your Money Plan*, designed to educate Members on the importance of financial literacy. This proprietary software program engages and empowers Members to better understand their financial position and be equipped with the knowledge and tools necessary for better budgeting and informed financial decision-making to assist them in pursuing their financial aspirations.

## Serving our community and reducing our environmental impact

Police Credit Union continued to maintain our carbon neutral footprint having achieved our target reductions since commencing the strategy in 2007, and a self-assessed carbon neutral stance since 2018. During the period we received independent and expert certification confirming and validating our carbon neutral position for our business operations. We successfully implemented a significant solar capture and battery system, which not only sources sustainable solar energy but supports enhanced resilience through its energy storage system.





RELATIONSHIP MANAGER MATT, DELIVERS TIM TAMS TO NURSES FOR INTERNATIONAL NURSES DAY



OUR WONDERFUL STAFF READY TO VOLUNTEER FOR ADOPT A ROAD, TO HELP KEEP OUR COMMUNITY NEAT AND TIDY



OUR MAJOR SPONSORSHIP OF THE ADELAIDE FOOTY LEAGUE GIVES US THE OPPORTUNITY TO SUPPORT LOCAL TEAMS



RELATIONSHIP MANAGER GLENN, DELIVERS HAPPINESS IN THE FORM OF KITKATS, TO POLICE OFFICERS FOR R U OK? DAY

We continue to offer borrowers the opportunity to offset their vehicles' emissions at no extra cost for the life of their car loan. From a community perspective, Police Credit Union has achieved tremendous success and has cumulatively invested more than \$7.3 million since 2007 in its direct Community Investment Spend. The annual spend of \$618,000 well-exceeded the strategic target of \$590,000.

### Our governance team

At the 2024 AGM, we were pleased to announce that Ms Leonie Schulz was elected as a Director on the Board, bringing a wealth of experience and expertise from over two decades of dedicated service in the South Australia Police and extensive board and director experience.

We also recognise and acknowledge the substantial contribution of Mr Peter Alexander during his dedicated 16-year tenure as a Director who retired from the Board at the conclusion of the 2024 Annual General Meeting. Peter has been a significant and longstanding member of the Governance team, and we thank him for his enduring dedication and service to Police Credit Union over the many years.

### Bank On Us now and in the future

On behalf of the Board, Management and the broader team at Police Credit Union, we extend our heartfelt gratitude to our many Members and business partners for your continued support and loyalty. Your trust and partnership are the foundations of our success, and we have a duty to continue to serve you with excellence, innovation and dedication.

Thank you for continuing to be part of our journey.

Alex Zimmermann  
Chairman

Costa Anastasiou  
Chief Executive Officer





# THE YEAR THAT WAS: 2024

What a year! We walked away with a number of awards for our outstanding rates and service, continued our passion for supporting the community through a variety of events and sponsorships and remained dedicated to providing our Members with outstanding service. Let's look back on the year that was...

## Important community initiatives and partnerships

We pride ourselves on fostering impactful partnerships with important organisations who protect and support our local community. This year we renewed our sponsorship of the SA SES Volunteers' Association (SASESVA) for another three years. The Association was established in the early 1990s to represent the interests of members of the SA SES.

As part of this sponsorship, we funded wellness vouchers for SA SES volunteers to win, and provided umbrellas and Poccu toys for extra comfort at callouts. We will continue our support for the association by providing Nespresso coffee machines for their units.

We continued our longstanding partnership with the Country Fire Service (CFS) Foundation with ongoing funding and support, including delivering small treats during National Volunteer Week in May. Our teams visited numerous CFS brigades across SA to thank our dedicated volunteers with Nespresso coffee machines. We love meeting the many volunteers who give up their time to support our local community and we feel privileged to be able to make their day in a small way.

To celebrate six years of major sponsorship, we renewed our sponsorship of the Adelaide Footy League for another three years. During the season, we continued the tradition of visiting a local footy team every week to present them with a \$500 cheque. We are very proud to support grassroots sport and improve mental health support at club-level in South Australia through this sponsorship.

To support our wonderful healthcare professionals, we sponsored several of the Women's and Children's Health Network events and initiatives. In May, to celebrate International Day of the Midwife and International Nurses' Day, we cooked up a BBQ lunch and delivered thousands of Tim Tams, Biscoff biscuits and other goodies to SA and NT hospitals to thank nurses and

midwives for their tireless efforts. Throughout the year, we also supported several Barossa Hills Fleurieu Local Health Network and Northern Adelaide Local Health Network initiatives to give back to our wonderful healthcare professionals.

## Giving back to our core bond and strengthening partnerships

To honour where we began, we continue to find ways to give back to our core bond of police officers.

We said 'thank you' to police officers on Valentine's Day with thousands of Tim Tams and Life Savers, encouraged officers to take a break on R U OK? Day with free coffee and KitKats, and delivered Nespresso coffee machines to several police social clubs in SA.

We continued our support of Police Legacy in both SA and NT. In NT, our Palmerston branch headed to their local Bunnings to cook some snags to help raise funds for NT Police Legacy.

In SA, our longstanding support for events such as Wall to Wall, the Triple O Ball and their annual quiz night continued to assist SA Police Legacy with their fundraising goals. We look forward to celebrating and giving back to the police community next year.

## Supporting the environment

We have maintained our carbon neutral footprint since commencing the strategy in 2007, and a self-assessed carbon neutral stance since 2018. Last year, we received independent and expert certification confirming and validating our carbon neutral position for our business operations.

We proudly offer our greener products including our Low Rate Car Loan\*, where we offset your vehicle emissions for the life of the loan, and Solar Eco Loan, to help you reduce your environmental impact.



A SWEET LITTLE 'THANK YOU' TO JUST ONE OF THE MANY CFS BRIGADES WE VISITED FOR NATIONAL VOLUNTEER WEEK



SOME OF OUR MUCH LOVED POLICE OFFICERS ENJOYING A TIM TAM OR TWO



RYAN & JESS COOKING UP A STORM FOR OUR CORE BOND MEMBERS

# ARE YOU LOOKING FOR FINANCIAL ADVICE?

*We can help!*

We understand that your financial goals, big and small, are important. Building a secure future means not only staying on top of your finances but also making strategic decisions to achieve your goals and maximise your finances.

If you're seeking financial advice, we can refer you to accredited and reputable financial planning service providers.

## What does a financial planner do?

From starting your financial journey to planning for retirement, financial planners can help you:

- Assess your current finances
- Outline your achievable financial goals
- Identify your financial opportunities
- Create a strategic financial plan
- Ensure progress with periodic reviews.

Financial planners can create a personalised roadmap to help you achieve your goals. They will sit down with you to review your current financial situation, including your income, expenses, debts, and savings. Then, they can help you identify your financial goals, whether it's saving for a new house or planning for retirement. They can also help you manage debt, review your taxation arrangements, and navigate insurance options. Their expertise

can help you make informed decisions to navigate the complexities of money management, ultimately giving you peace of mind about your future.

## What key areas does a financial planner cover?

Financial planners are experts in providing personalised services including:

- Retirement Planning
- Income Protection Insurance
- Superannuation Planning
- Life Insurance
- Investment / Asset Planning
- Centrelink Advice
- Aged Care Advice
- Taxation Advice
- Estate planning

Working with a financial planner can be helpful when navigating changing life circumstances, seeking to grow your wealth inside or outside of superannuation, and planning for your retirement.

## Interested in meeting with a financial planner?

**Call us on 1300 131 844 or visit your local branch.**



A LIVELY NIGHT OF FOOTY FUN & SNAGS ON THE BBQ AT ATHELSTONE FOOTBALL CLUB



COLOURFUL WEEK AT WOMEN'S & CHILDREN'S HEALTH NETWORK'S PARTY WEEK!

## Reward your kids or grandkids with bonus interest on their savings with a Beans Savings Account

Our **Beans Savings Account** helps under 18s understand the value of saving and helps them grow their money faster.

### Join now with these great benefits:

- No minimum balance
- Automatic base rate interest
- Bonus interest when you deposit a minimum \$10\* and make no withdrawals within a calendar month
- Free over the counter withdrawals

To view current interest rates, head to [policecu.com.au](http://policecu.com.au) and search 'beans'.

To qualify for bonus rate: minimum deposit of \$10.00 per month deposited before we start our end of day transaction processing for your account on the last business day of the month\* and no withdrawals per month.





# Future proof YOUR FINANCES

Understanding your financial position is the best way to maximise your money now and into the future. Here's how a regular financial health check through a Your Money Plan conversation with Police Credit Union, could benefit you...

## Track your spending

There's rarely a day that goes by that we aren't tapping our phone or card or handing over money, whether that's for groceries, paying a bill or treating yourself to a coffee. While these amounts may seem small, they quickly add up so it's important to keep track of these expenses.

The best way to track your spending is by reviewing your transactions with Online Banking, our Banking App or check your monthly account statements (13 months of Online Statements can be found in Online Banking). This will give you a greater idea of where you are spending your money, and where you could be saving. Analyse your services such as utilities, internet and insurances to determine whether you're getting the best possible value for money.



*Tip: check for regular payments you've forgotten about, like that streaming subscription you don't use anymore!*

## Budget

Creating an effective budget helps you allocate your earnings towards necessary expenses, savings and discretionary spending, ensuring that you can live within your means.

Regularly reviewing it, will help you stay on track and adjust as needed to accommodate changes in your financial situations.

Calculating your earnings and expenses will help you see how much you are spending not only weekly but also annually, and what's left over for savings.

Our friendly staff can help you create a budget in a free Your Money Plan conversation. You can also visit [policecu.com.au/calculators](http://policecu.com.au/calculators) and use our Budget Planner Calculator.

## Optimise your interest rates

Conducting a regular financial health check is a great way to review your current interest rates. Consider exploring refinancing options to lower your interest and pay off your loan faster.

If you don't have a home loan with Police Credit Union, hop onto our website at [policecu.com.au](http://policecu.com.au) and use our Home Loan Calculator to compare your current interest rate to our Low Rate Home Loan Special Offer to see if you could be saving.



*Tip: consider changing from monthly repayments to fortnightly to reduce the amount of interest you pay over the life of your loan!*



## Manage and reduce debt

A financial health check gives you the opportunity to review any debt you may have, particularly if you have a high interest credit card. Reducing this debt could help you increase your savings and improve your credit score.

One approach is to determine your largest debt or the one costing you the most in interest. Prioritise paying this debt off first. If this is a credit card, set yourself a reminder every month to pay off the bill before the due date to avoid additional high interest charges.



*Tip: set up alert notifications in Online Banking at [policecu.com.au](http://policecu.com.au) to remind you about your credit card payment.*



## Book a FREE Your Money Plan conversation today!

We can do the hard work for you! We offer free one-on-one personalised sessions where we work with you to review your banking, expenses and budget. We'll review your current financial health - what you own, what you owe and what you spend. From there, we'll work to understand and build on your current financial goals and ambitions.

After this conversation you'll receive a Statement of Financial Position which will provide you with a clear and comprehensive understanding of your current finances. We can then discuss ways to assist you in achieving your financial and lifestyle goals, as well as tips on how you can improve your finances.

Call your preferred branch to arrange a time to chat with our friendly staff today.



## Scams IMPERSONATING POLICE CREDIT UNION

As scam emails continue to increase, we've noticed some scam emails attempting to impersonate our organisation. Scammers use legitimate logos and names to trick people into sharing personal details, asking to access an account, or sending payments. We want to help you stay safe by recognising the signs of a scam to avoid potential threats.

### What to look out for

It's crucial to remain cautious with any message or email, even if it appears to come from a trusted organisation like ours. Scammers are becoming more sophisticated, regularly sending messages that look legitimate but are actually fraudulent.

Look out for these common signs of a scam message:

- **Strange email addresses** - scammers often use free email services like Gmail or Yahoo instead of official company domains and their email address often contains spelling errors.
- **Generic greetings** - phrases like "Dear Customer" instead of using your name or no greeting at all can be a red flag.
- **Poor spelling and grammar** - many scam emails contain errors that a legitimate business wouldn't make.
- **Urgent or threatening language** - be wary if the message pressures you to act quickly or keep things secret.
- **Requests for personal information** - we will **NEVER** ask you for login details, account numbers, or card information via email or SMS.
- **Links to online banking** - scammers often include links to fake websites. Always visit our Online Banking directly through [policecu.com.au](http://policecu.com.au) or directly from your browser, **NEVER** via a link.

From: **Police Credit Union Bank** <policebank@gmail.com>

Subject: **NOTICE : Your Account Has Been Credited**



### Your Account Has Been Credited

Dear Customer,

Credit \$2000.00 to your Account 123\*\*\*\*45S1  
Please use the same to verify your physical location.  
Case ID: 8U6356112.

Kindly do not share the same with anyone for confidentiality and security purposes till your IP address reflects as Private again

Thanks & Regards,



*The above email is NOT from Police Credit Union, it is an active scam email.*

### Stay vigilant.

**Trust your gut! If you're feeling rushed or unsure, STOP! Take the time to consider why you are being contacted and always contact the person or organisation reaching out to you using publicly listed phone numbers and question why you are being contacted.**

Remember, Police Credit Union will **NEVER** ask for your personal information through email or SMS, and we will **NEVER** send you links to log in to Online Banking. Our team is here to help keep you and your finances safe.

If something doesn't feel right, contact us immediately at 1300 131 844 and we can confirm whether the message is really from us.

# Meet the team...



## Linda, OUR GO SIXTY PLUS RELATIONSHIP MANAGER!

Linda first started in the finance industry in 1990. She joined Police Credit Union in 2010 as a Financial Planner before stepping into the GO SIXTY PLUS Relationship Manager role in 2018. Linda is passionate about providing above and beyond service to our Members aged 60 and over to help them achieve their post-retirement goals and aspirations.

"The over 60s demographic has worked hard to look after their families whilst building

their nest egg for their retirement years. It's a privilege to assist them in making the best use of those assets, helping them solve their financial dilemmas and achieve their goals and desired lifestyles in the most important years of their lives," Linda said.

Many retirees find themselves asset rich and cash flow poor as significant amounts of their wealth is often tied up in their family home or retirement village unit. Our GO SIXTY PLUS packages are full of unique benefits, services and products to help retirees maximise the potential of their assets, so they can live life, better.

"I believe that what Police Credit Union offers

with the GO SIXTY PLUS product range is exceptional. It's an innovative and important niche service in the marketplace that makes a real difference to the lives of our senior Members. This is often reflected in the feedback and the testimonials we receive."

Kyle has been a Member for over 50 years, with Linda's support, he accessed our GO SIXTY PLUS products.

*"I was in a financial bind whereby I would either have to sell my home or gain some form of loan without having sufficient income to make repayments. From the moment I met Linda, I felt quite comfortable in her assisting me with my financial dilemma. She was*

## Enjoy your retirement with GO SIXTY PLUS

If you're over 60 and looking to maximise the potential of your assets, our GO SIXTY PLUS financial products may be able to assist you.

Ridge to Retirement Loan

Home Care Services Loan

Reverse Mortgage Loan<sup>1</sup>

Lifestyle Personal Loan

Master Club Everyday Access Account

Term Deposits - Deposits up to \$250,000 Government Guaranteed.

Plus, a dedicated adviser to work with you to provide better options for your retirement.

Call Linda Ginever, our GO SIXTY PLUS Relationship Manager, on 8208 6628 or 0438 858 787 now for a free no obligation chat.



#BankOnUs

1300 131 844

Visit a branch

[policecu.com.au](http://policecu.com.au)

Police Credit Union Ltd (PCU) ABN 30 087 651 205 AFSL/Australian Credit Licence 235991. Terms, conditions, fees, charges, membership and lending criteria apply. Full details available upon request. Not available for online applications. Term Deposit rates are available upon request. Any advice herein does not take into account your personal objectives, financial situation or needs. Please consider your circumstances and the Information Statement available from PCU to decide if the product is right for you. Applications are subject to eligibility and assessment. Terms, conditions, fees, and charges apply. Any advice is general and doesn't consider your personal situation. Subject to complying with our terms and conditions, you'll not owe more than the net sale proceeds of your home and you can keep your home for as long as you choose. Credit provided by Heartland Bank Australia Limited ABN 54 087 651 750 (Australian Credit Licence 245606) or ASF Custodians Pty Ltd ABN 49 106 822 780 (Australian Credit Licence 386781).





*informative, supportive and always kept me in the loop...even sacrificed her own personal time to assist me where others may have left me in the dark until their return to work. I feel privileged to be a member of Police Credit Union and know someone special was looking after my needs. It is a rare thing today to find people going the extra yards to help someone else, but Linda certainly did. I cannot speak highly enough of her and felt blessed to have her assist me. As a result, I'm still residing in my own home and the financial dilemma has disappeared,"* Kyle said.

Linda is a warm and bubbly person both with the Members she supports and her colleagues. When she's in the office her laugh can often be heard throughout the building. It's her superpower, spreading joy to those who hear it.



*LINDA COLLABORATING WITH OUR DEDICATED RELATIONSHIP MANAGERS*

Outside of the office, she's caring for her 90-year-old Mother who is living with Alzheimer's. As the eighth child in a family of ten children, she's also busy staying in touch with her ever-growing extended family (including two sets of twins) as well as the friends she considers her chosen family.

If you are retired or heading into retirement and want some personal support with your banking, please contact Linda via email [gosixtyplus@policecu.com.au](mailto:gosixtyplus@policecu.com.au), or call her directly on 8208 5628 or 0438 859 797.



*MATT OUT AND ABOUT, SERVICING OUR ADVANTAGE MEMBERS ALONG THE LIMESTONE COAST*



## *Matt,* OUR NEWEST RELATIONSHIP MANAGER!

We are proud to offer our Platinum and Advantage packages to police officers, emergency services workers, healthcare professionals, Limestone Coast timber industry employees and more. As the Limestone Coast Relationship Manager, Matt's job is to work personally with these Members to help them get the most out of their banking.

With a love of meeting new people and a passion for his home on the Limestone Coast; there couldn't be a better person for the job.

"I aim to strengthen Police Credit Union's identity in the region by remaining easily accessible, and readily available to deliver our

superior quality of service to all potential and existing Members," Matt said.

"I love meeting new people and building connections. The adrenaline rush before talking to someone you've never met, or the pride when a Member thanks you after you've done a good job for them, are feelings that don't ever get old!"

Matt joins Police Credit Union with a wealth of experience from a variety of roles, where he has established some wonderful connections in the community.

"I've worked with people from all walks of life and in different environments. I was a Correctional Officer for four years; this is also why I have a soft spot for our Platinum and Advantage Members. I have worked

in schools, hospitality, sales and designing kitchens, I also ran my own music business touring the country."

If you are a police officer, emergency service worker, healthcare professional or an employee of a local Mt Gambier timber business and live on the Limestone Coast, Matt is here to help with your banking needs. Give him a call on 08 8726 4000 or visit him at our Mt Gambier branch.

Did you know? Matt has a secret talent in remembering trivia facts and his favourite place on the Limestone Coast is the First tee at the Blue Lake Golf Club.

# Six activities to do with the kids and GRANDKIDS THESE SCHOOL HOLIDAYS



Looking for fun ways to spend time with your kids or grandkids these school holidays? Whether you're in the mood for a memorable day trip or a city adventure, we've shortlisted some fun-filled activities that are sure to please the young and the young at heart!

## SOUTH AUSTRALIA

### Strawberry picking at Beerenberg Farm

Head up to the Adelaide Hills to delight in strawberry picking at Beerenberg Farm. The grandkids will love running up and down the strawberry patch picking the juiciest strawberries. Once you're done, head to the Farm Shop to enjoy a coffee or a bite to eat (the café serves several dishes using their famous products, which you can also buy onsite). On your way back, take a stroll down Hahndorf's historic main street. There are playgrounds along the way for the kids to enjoy or treat them to a sweet treat from the iconic Hahndorf Sweets.

**COST:** Adults: \$5 per person  
Children under 12 years old are free  
Strawberries: \$12.50/kg



*Tip: check the Beerenberg website on the day to make sure the strawberry patch is open.*

### Chihuly in the Botanic Garden

An event by the world's most celebrated contemporary glass artist, Dale Chihuly, is on in the beautiful Adelaide Botanic Gardens until April 2025. Wander around and bask in the 15 large-scale sculptures scattered around the gardens. Free to enter during the day, this is sure to be a fun day out for everyone.

**COST:** FREE during the day.  
There are paid ticketed events at night.

Special Summer School Holiday Hours of 7:15am-7:30pm on weekdays and 9am-7:30pm on weekends and public holidays.



*Tip: catch an Adelaide Metro bus, train or tram for FREE all day, every day with a South Australian Government Seniors Card. Children younger than 5 years old can travel for free accompanied by a parent or carer.*

### Moonta Bay Foreshore

There's not much better than exploring our beautiful South Australian beaches on a warm summer's day! If you're a Yorke Peninsula local or live in Adelaide and up for a day trip, Splash Town Water Park at Moonta Bay is a must visit. Located on the Moonta Bay foreshore, the water park is free for kids of all ages. Grab some fish and chips after your visit and pop down to the foreshore to enjoy some lunch on the beautiful Moonta Bay beach. Explore the tidal pools with the kids, take some beach games or even hire a paddle board or kayak and get out in the water!

**COST:** FREE

### Valley Lake/Ketla Malpi on the Limestone Coast

If you're a Mt Gambier local, Crater Lakes is only a short drive away and a wonderful spot to take the grandkids for a day of fun! Drive down to the Valley Lake/Ketla Malpi area where the kids will love the wildlife park, boardwalk and adventure playground. Pack a picnic to enjoy together or take advantage of the free BBQ facilities on site.

**COST:** FREE



## NORTHERN TERRITORY

### Territory Wildlife Park

Just a 45-minute drive from Darwin city, Territory Wildlife Park is a great spot for animal lovers. Easily navigate the park by walking or taking the free shuttle trains which leave the main station from 9:30am and run every half hour, dropping off and picking up around the 4km loop. There are daily talks and engaging nature presentations, and so many animals to visit from wallabies to snakes, bandicoots, crocodiles and turtles.

#### COST:

Adults: \$39.50

Australian Government Seniors Card: \$32

Child (5 to 16 years): \$20

Child (0 to 4 years): FREE

\*Motor Insurance products: Police Credit Union Ltd (PCU) ABN 30 087 651 205 AFSL 238991 arranges these insurances as an agent of the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). We do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Terms, conditions, limits and exclusions apply. Before making a decision, please consider the relevant Product Disclosure Statement (available in branch, online at [www.policecu.com.au](http://www.policecu.com.au) or by calling 1300 131 844 to decide if a product is right for you. The relevant Target Market Determination is available by calling 1300 131 844. If you purchase this insurance, we will receive a commission that is a percentage of the premium. Ask us for more details before we provide you with any services on this product.

### Museum and Art Gallery

Spend a day at the Museum and Art Gallery Northern Territory (MAGNT) located at Bullocky Point in Darwin, where there are several natural science exhibits, marine displays as well as interactive and educational displays including Sweetheart the famous NT crocodile. During the December and January school holidays, LEGO takes over the museum! Kids will delight in finding the LEGO minifigures scattered through the galleries and exhibition cases. From Friday to Sunday, the Discovery Centre is open from 10:30am-12:30pm and offers self-guided arts and craft activities for kids.

**COST: FREE**

**Day tripping  
with the kids or  
grandkids and  
want to buy a  
new car?**

**We can help you  
with that.<sup>^</sup>**

**And the  
insurance too!\***



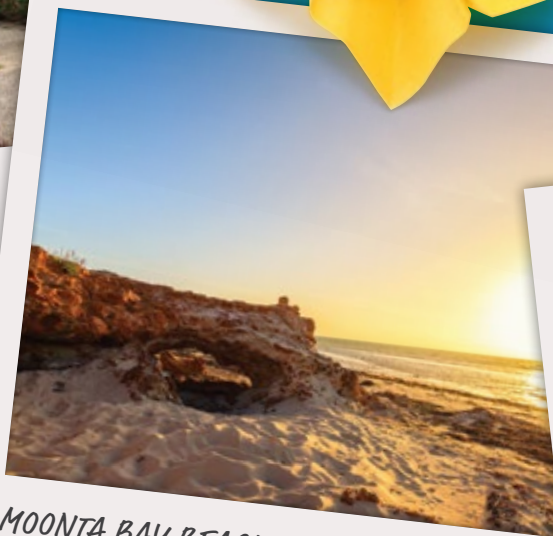
 **1300 131 844**

 **Visit a branch**

 **[policecu.com.au](http://policecu.com.au)**



ADELAIDE BOTANIC GARDENS



MOONTA BAY BEACH AT SUNSET



FEEDING OUR FURRY FRIENDS AT  
THE LOCAL WILDLIFE PARK



# Handy ACCESS TIPS



## Manage your card with our Banking App

Lost your card? With the Police Credit Union Banking App, you can instantly lock your bank card and prevent potential fraud. Stay secure with just a few taps!

1. Log in to our Banking App.
2. Tap 'Cards' in the bottom right corner.
3. Tap 'Lock Card' – a success screen should appear to let you know it has worked. You should also receive a SMS and email message confirming your card has been locked.

Visit [policecu.com.au/security/#lost-or-stolen-cards](https://policecu.com.au/security/#lost-or-stolen-cards) for more information about lost and stolen cards including contact numbers.



## Going on Holiday? Let us know via Secure Messages

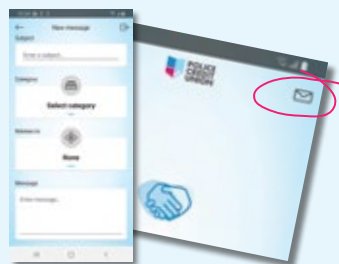
Send us a Secure Message through the Inbox in the Banking App or Online Banking to let us know about your travel plans. It's a safe and easy way for Members to send us a message. We can respond to you the same way to discuss any questions and to provide fast assistance.

Make sure to include:

- your travel dates
- where you're going
- any stop overs
- the best communication channel (phone or email) in case we need to contact you.

This information helps us identify any suspicious transactions amongst your normal holiday spending.

Visit [policecu.com.au/support/secure-messages/](https://policecu.com.au/support/secure-messages/) for a step by step guide.



To register for Online Banking and get access to the Banking App, call 1300 131 844 or visit a branch.



## Track your transactions

Our Banking App and Online Banking make tracking your transactions easy! If you spot a suspicious transaction that doesn't seem right, contact us right away – we're here to help. Don't forget you can access Online Statements from the past 13 months with Online Banking.

If you see a suspicious transaction, you can call us on 1300 131 844 or send us a Secure Message using the Inbox (look for the envelope icon) in Online Banking or in the App.



## Manage your Term Deposit

With Online Banking, you can view and manage your Term Deposit interest and maturity.

Follow these simple steps:

1. Select 'Accounts' in the main menu
2. Click on 'Transactions/Account Details'
3. Scroll to your Term Deposit and click on 'Account Details'
4. Select 'Manage Maturity' or 'Manage Interest'
5. Choose an option from the dropdown menu (External Transfer, Re-invest or Internal Transfer)
6. Fill in the relevant detail if required and then press 'OK'.



## New website – exciting launch.

In early 2025 we will be launching our refreshed website with the aim of improving the user experience. Soon you will be able to head to the improved [policecu.com.au](https://policecu.com.au) using your PC, smartphone or tablet and easily find handy articles, step-by-step instructions on how to use our different access channels like digital wallet, and product information (you can even apply online or request a callback). Our handy search function will lead you to the right information.



## Working to HELP KEEP YOUR MONEY SAFE

Did you know money lost to a scam is rarely recovered? That's why it's so important to recognise a scam BEFORE you send money.

We take your financial security seriously. To help keep your money safe from possible scams, our staff may ask you some additional questions such as:

- What is the purpose of the transaction?
- How do you know the payee/seller?
- Have you met the payee in person (not just online)?

These questions and requests for additional information like invoices or contracts, are designed to help us spot potential scams and ensure your money stays safe in your hands.



## GUARDIAN FRAUD PROTECTION

Guardian Fraud Protection Service is our comprehensive suite of services aimed at keeping your transactions safe and secure including:

- Monitoring transaction activity.
- Assessing and taking protective action against high-risk or suspicious transactions.
- Researching Australian and international trends in fraud and scams.
- Proactively blocking fraudulent or high-risk transactions where possible.
- Actioning transaction disputes and recovering funds where possible.