

# REACH. MARCH 2024

YOUR ROAD TO  
FINANCIAL SUCCESS



transport  
mutual  
credit union®

Hi!

Here's your latest newsletter from TMCU.

**PassportCard**

Travel  
insurance  
on tap.

**Transport Mutual Credit Union and PassportCard are working together to offer travel insurance with less paperwork and instant payouts for approved claims.**

At Transport Mutual, we understand that every journey is unique, and ensuring a seamless and worry-free experience is paramount. That's why we're thrilled to introduce an exciting innovation in insurance: **PassportCard – Travel Insurance On Tap!**

### How it works

As long as you've packed your PassportCard, you're ready for when "it" happens. From street food surprises to unexpected monkey bites and the dreaded delayed luggage, PassportCard has got you covered. Get instant payouts on approved claims, anytime, anywhere\*. It's the way insurance should be – quick, simple and hassle-free.

### Medical issue overseas

Need a doctor? In pain and not sure what to do? Passport Card's 24/7 Global Assistance team can direct you to the nearest pharmacy, hospital or doctor and load the PassportCard with funds to cover your medical costs.

### Delayed luggage

When your luggage isn't where you are, it's hard to begin your holiday. You can get up to \$150 added to the PassportCard to buy emergency essentials.

### Stolen cash

No cash, no holiday! You can get up to \$500 on the PassportCard to help you until you work out details with your bank.

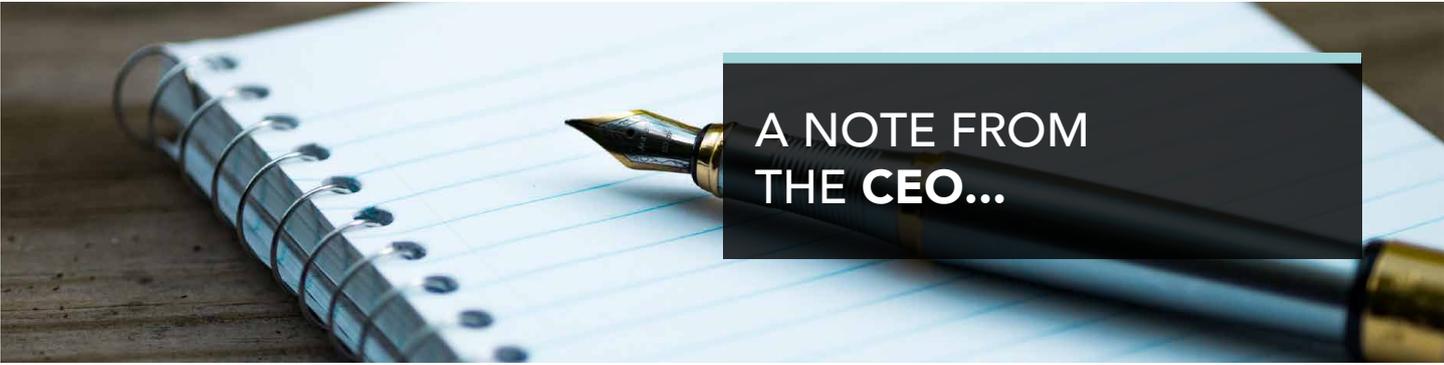
**PassportCard** Travel Insurance

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ABS 1300-440-478

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GET A QUOTE



## A NOTE FROM THE CEO...

Members,

At TMCU, we have grown accustomed to the pace of change, but I have to say in recent months we have been busier than ever. So here are a few updates for you – Our I.T. strategy is really coming together well. In mid March we will roll out an upgrade to our core banking software, which will allow us to serve you more efficiently and it will set the platform for additional products and services to be rolled out in the months ahead – products like Apple Pay and Google Pay, and access to instant transfers via the New Payments Platform as well. Our members have been increasingly asking us to enable those services, so it will be our pleasure to deliver them to you. Please note, there will be an overnight outage on Friday 15th March as our systems are brought up into the new environment, but expect to be back online on the morning of the 16th March. Please keep an eye on our facebook page for updates on the rollout. Additionally, we are working hard to prepare an upgraded mobile banking App for your convenience and it is scheduled to go live on 28th March, so keep an eye out for that and let us know what you think!

The usage of cheques has continued to fall as consumers move to more secure, digital payments channels. At the same time, our 3rd party payments providers have notified TMCU that they will cease processing of cheques and deposit books through the NAB. The result of this means that TMCU will no longer be able to support member cheques, corporate cheques and deposits made through the NAB using encoded deposit books, effective 30th April 2024. We have been in contact with regular cheque users and will continue to support them adapting to alternative payments methods. If you need assistance in readying for this change, please contact the Credit Union and we will be delighted to help.

As you may recall from previous CEO's notes, TMCU is very active in supporting community organisations and events. Recently we made a donation to Bike North / Lug & Carrie to help them prepare an ebike trial for interested families. The goal is to assist members of the public to ditch the second car for a month and use an e-cargo bike instead for those local trips to the grocers or to take the kids to school. Better for health, and better for the environment. I'm proud to say that TMCU was able to sponsor a women's shed, to enable support and activities to women at risk of domestic abuse and homelessness. A worthwhile initiative indeed.

If you weren't at the 2023 Annual General Meeting, you might have missed out on some important news involving our Board. Anthony Dann, our committed and long serving Chair decided to leave the Board in what must have been a very difficult decision. The AGM was an emotional night as we farewelled Anthony, and I want to publicly thank AD for his service to Members and dedication to continual improvement at all levels of the organisation. Vince Taranto, one of our very experienced directors, was elected as the next Chair, and we know you will join us in thanking Vince for taking on the critical role of Board Chair.

Speaking of AGMs, the 2024 AGM will mark our 60th year of serving Members. So we will take a moment to reflect on the Credit Union's story in a night of fun at our diamond anniversary at the Royal Automobile Club in Macquarie St Sydney. If you would like to join us we would be delighted to have you there. This Credit Union is all about Member participation and so we are looking to a fantastic evening. Details will be sent to Members who have elected to receive notices of meetings, so do keep an eye out and we will see you there!



**John Kavalieros / CEO**  
Transport Mutual Credit Union



## CHEQUE SERVICES IMPORTANT CHANGES

Cheque usage has significantly declined with an increasing number of Australians moving towards other faster and more secure payment methods. Transport Mutual was notified about the termination of our cheque issuer arrangement with our third-party provider. Given the rapid decline in cheque usage, we were unable to establish a new cheque product arrangement. Consequently, all cheque facilities will be discontinued from 30th April 2024. For security reasons, please destroy your cheque or deposit books.

### What implications does this have for our members who were using these facilities?

#### Members will no longer be able to:

- Issue cheques using a Member Cheque Book
- Issue Corporate Credit Union cheques
- Make deposits with a Member Deposit Book

#### Alternative ways to continue banking

Your account and BSB numbers will not change. Transport Mutual offers many convenient and safer ways for you to bank with us including:

- Internet Banking
- Mobile Banking
- Bank@Post with 3,500 locations

### If I receive a cheque after 30 April 2024, where can I bank it?

You'll still be able to deposit cheques at more than 3,500 Australia Post locations across the country, thanks to our partnership with Australia Post. To make a deposit, you'll need your Visa Debit Card and PIN to process the transaction. Please allow up to 7 business days for your cheque to clear.

### Getting a Visa Debit Card to transact on your account

If you need a replacement Visa Debit Card to use at Australia Post, you can request this by contacting the team at TMCU.

### What should I do if I receive cheques on a regular basis?

Consider having funds directly credited to your bank account by providing the cheque issuer with your BSB and account number.

### Need assistance?

We understand that this change may cause some inconvenience, and we are here to support you through this transition. If you need assistance or have any questions, please do not hesitate to contact us.

**Please call our friendly team on 02 9763 3190 if you'd like to discuss further.**

## Social Bike Ride & Picnic

📅 Sunday, March 24th 2024 📍 Thirroul SLSC

Gear up for an unforgettable day of family fun and scenic cycling! Join us on Sunday, March 24th, for Transport Mutual Credit Union's Family Social Bike Ride along the stunning Wollongong coastline.

Embark at 9:30am on a leisurely 12km round trip ride from Thirroul Surf Life Saving Club to Bellambi Beach and back, soaking in the sunshine and seaside views along the way.

After the ride, refuel with a delicious light lunch and coffee courtesy of TMCU and Bicycle NSW. Hear from the CEOs of Bicycle

NSW and TMCU and get ready to be entertained by our special MC, cycling guru and sports broadcaster Mike Tomalaris, as he shares thrilling stories from Grand Tour events around the globe!

This can't-miss event is open to members of Transport Mutual or Bicycle NSW. Don't miss out on the fun – register for this FREE event now! Click the link below to secure your spot, and we'll see you at the 'Gong!

[Click here to Register](#)

bicycle  
NSW 





**GreenRoad**

ARE YOU ON THE **GREENROAD?**

Australia is steadily building its commitment to a cleaner & greener economy. At Transport Mutual, we are playing our part with our GreenRoad™ suite of products. Whether you're considering a hybrid or electric vehicle, solar panels & battery storage for your home, or even an e-bike for your morning commute, the GreenRoad has you covered! Why wait? Join the hundreds of delighted TMCU members on the GreenRoad today.

To learn more visit [www.transportmutual.com.au](http://www.transportmutual.com.au)



We're thrilled to announce that Transport Mutual Credit Union is now connected to the ATMx network, providing you with seamless access to your funds across the nation. With over 1750 ATMs conveniently located throughout the country, you can now enjoy direct-charge free transactions wherever you go.

ATMx by Armaguard offers the largest high street ATM network across the country owned and operated by Armaguard Group. Offering maximum convenience with high street locations throughout metro and regional centres, ATMx is the go-to 24/7 cash withdrawal/deposit hub for Transport Mutual Credit Union members.

**Key Benefits of ATMx Network:**

- Direct-charge free access to over 1750 ATMs nationwide
- Convenient locations for hassle-free transactions
- Secure and reliable service for your peace of mind

Whether you're on a road trip, exploring a new city, or simply running errands, ATMx ensures that managing your finances is simple and stress-free. Say goodbye to unnecessary fees and hello to convenient access with Transport Mutual Credit Union and ATMx.

Thank you for choosing Transport Mutual Credit Union for your financial needs. We're dedicated to providing you with innovative solutions that enhance your banking experience.

[Click here to find your nearest ATMx location](#)



## TYRO PAYMENTS AND TMCU

### **The Perfect Partnership for Self-Employed Members!**

We are thrilled to announce a groundbreaking partnership between Transport Mutual and Tyro Payments, designed to empower our self-employed members with cutting-edge payment technology. This collaboration marks a pivotal moment in our commitment to supporting your entrepreneurial journey and helping you thrive in today's dynamic business landscape.

#### **Why Tyro?**

Tyro Payments is renowned for its innovative approach to payment solutions, tailored specifically to the needs of the businesses / associations / side hustles of today. As a self-employed TMCU member, you understand the importance of efficiency, reliability, and flexibility in your payment systems.

#### **With Tyro, you gain access to:**

**Streamlined Transactions:** Say goodbye to long queues and cumbersome payment processes. Tyro's intuitive solutions include countertop EFTPOS terminals, portable tap and go readers, and even payments via the Tyro App on your smartphone. Tyro's seamless integration options ensure that you can process transactions quickly and efficiently to your TMCU Business account, allowing you to focus on what matters most – growing your business!

**Customized Solutions:** Whether you're a freelancer, a consultant, or a small business owner, Tyro offers tailored payment solutions designed to meet your unique needs. From mobile payments to online invoicing, Tyro has the tools you need to stay ahead of the curve and delight your customers.

**24/7 Support:** As a self-employed individual, you know that time is of the essence. That's why Tyro provides round-the-clock customer support to assist you with any questions or issues you may encounter along the way. With Tyro by your side, help is always just a phone call away.

#### **What This Means for our self-employed members**

With our partnership with Tyro Payments, we're not just offering you a payment solution – we're providing you with a powerful tool to help you succeed in your entrepreneurial endeavors. Whether you're a solopreneur working from home or a small scale transport or logistics with big ambitions, Tyro's technology is here to support you every step of the way.

#### **Get Started Today**

Ready to take your self-employed business to new heights with Tyro Payments & TMCU? Contact us today to learn more about how you can leverage Tyro's innovative solutions and unlock a world of possibilities for your business. Together, we're breaking boundaries and shaping the future of member entrepreneurship – one payment at a time.

**To learn more contact us via [www.transportmutual.com.au](http://www.transportmutual.com.au)**



## E-BIKE TRIAL PROGRAM

With Active Transport playing an increasingly important part of the transport landscape, TMCU is excited to announce our financial support for Bike North / Lug & Carrie family e-bike trial program. This initiative aims to make sustainable transportation accessible and convenient for the community by providing the opportunity to experience the benefits of e-bikes firsthand. By subsidising the cost of the family e-bike trial, we hope to encourage more of the public to embrace cycling as a viable mode of transportation, not just for commuting but also for family outings and errands. Through the program, we aspire to showcase the practicality, efficiency, and enjoyment of e-bikes, ultimately promoting a shift towards greener and healthier transportation choices within our workplaces, our communities and beyond.



Celebrating **60 Years**  
1964 - 2024

**AGM SAVE THE DATE**

TMCU is turning 60 this year, and like diamonds, our legacy is forever! Join us for a very special Annual General Meeting and Member Dinner on Friday, November 29th.

The AGM kicks off at 6pm at the prestigious Royal Automobile Club at 89 Macquarie Street, Sydney. Get ready for an evening filled with excitement as we reflect on a lifetime of dedicated service and celebrate our enduring commitment to our members.

Following the AGM, indulge in a delicious dinner, enjoy captivating entertainment, and listen to insights from our special guest speakers. Psst... they're a secret for now, but trust us, you won't want to miss out!

Mark your calendars and stay tuned for more details. Let's celebrate 60 years of TMCU together, because like diamonds, our bond is forever!



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