

reach.

The Awards Keep Coming!

Transport Mutual has once again been recognised for its products and value! As reported to you in January, our FastRoad Car Loan for new and used vehicles was recognised by Money Magazine in its *Best of the Best 2020* awards. Since then, the FastRoad has picked up additional recognition with a *Gold Award 2020* from RateCity and an *Expert Rated Award* from Mozo! To see why the FastRoad is so popular pop over to transportmutual.com.au.



transport
mutual
credit union

from the CEO's desk...



**Donations are
still open – go to
ceosleepout.org.au
and **click on donate.****

I'd like to start my update by expressing thanks to Kathy for superbly guiding the Credit Union during my recent period of long service leave. I commenced leave in mid-January and by the time I returned to the role, we had faced a triple whammy of bushfires, floods and then the COVID-19 pandemic unfolded with all its impacts on people and the broader economy. Kathy was a steady set of hands for the organisation during that time, and on behalf of myself and the Board of Directors, thank you Kathy for your leadership.

For Members who may have missed the news on our website or social media, in March we announced the sad passing of our friend and former Chair, Noel Hancock, after a valiant battle against an aggressive illness. Noel served your organisation for 23 years and was a Member for more than half a century. Noel is missed by all of our TMCU family and we will always be grateful to Noel for the example he displayed including the values that guided the Credit Union through enormous change. Vale Noel.

In recent times we put the finishing touches on our Strategic Plan for 2020 to 2022. The process was very inclusive, with Members (via the 2019 Member Survey results), Staff and Directors all playing an active part in charting our course over the next 3 years. Some of the business planning objectives include growing TMCU's sustainability positioning, an improved digital capability, an overhaul of our term deposit structure, the introduction on a cost recovery basis of a number of previously absorbed fees (see our website or call us for the latest fee schedule), and strengthening governance arrangements through further development of our Associate Directorship programme. We recently welcomed three new Associates including Sharlyn Ho, Tony Schesser and Murray Cleaver and this demonstrates there is a healthy willingness in our Members to serve the interests of the Credit Union well into the future.

Finally I once again had the privilege of representing Members, in the recent Vinnies CEO Sleepout. We collectively raised a record amount of funds for homelessness support and I want to acknowledge the wonderful generosity so typical of our Members. Even in an economically challenging time, we continue to think of the needs of others. Thank you Members.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'John Kavalieros'. The signature is fluid and cursive, written over a white background.

John Kavalieros / CEO
Transport Mutual Credit Union

Follow us on





EOFY Car Sale!

Are you taking advantage of the end of financial year car runouts?

It is a great time to upgrade your vehicle with an award-winning car loan from Transport Mutual. We have a great value loan for cars up to 3 years old, and it is now available for Caravans and Recreational Vehicles too! So if you're keen to explore the great outdoors, strike now with a runout vehicle or caravan financed with a great value loan from TMCU!

**For just 4.99% interest p.a.
(5.26% p.a. comparison rate*)**

Benefits include:

- Fast pre-approval
- Free redraw available
- Flexible repayment terms of up to 7 years
- Early repayment without penalty
- Free car buying service for Members

* Comparison rate based on secured loans of \$30,000 over 5 years. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. A comparison rate schedule is available from transport mutual on request.

Wellbeing during COVID-19

Tips to stay on top of your emotional wellbeing

- Maintain a healthy lifestyle by eating nutritious foods
- Stay active and set aside time for exercise
- Stay connected and maintain relationships with family and friends
- Find relaxing activities to do
- Be kind to yourself

Working from home wellbeing tips

- Set up dedicated home workspace with comfortable desk and chair
- Engage with your colleagues
- Maintain productivity by creating routines, writing to do lists and setting realistic deadlines



Why think about Christmas in July?

You have to start stashing cash in your stocking now to be ready for Christmas. The easy way is to open a Christmas Club Account at Transport Mutual today and deposit a small amount each pay and look forward to a very Merry Christmas.

Contact our friendly team on (02) 8202 8555 or visit transportmutual.com.au to learn more about our Christmas Club Account. Make 2020 the most festive year yet!

*Are you thinking
of going solar?*

Our exclusive GreenRoad program supports not only electric vehicles and hybrids, but solar panels and battery storage systems too! So if you're keen to make a big impact on your power bills, call our lending team on 02 8202 8555 for more info.

More for your Money

Financial control during uncertain times

We're in a time of global economic uncertainty and it seems the situation is changing daily. For many people, their finances have become an area of uncertainty. The swift lockdown measures have impacted many people's ability to earn money and pay their bills, and it's unclear how long this will last.

Transport Mutual can assist in making your finances more certain, by applying for a Term Deposit

Term deposits can provide certainty with guaranteed returns and peace of mind knowing you'll have interest paid on your savings. Our term deposits are available with competitive interest rates and a range of terms from 3 months to 24 months. Unlike other banking organisations, with TMCU you can invest with as little as \$1,000!

Protect yourself from fraud...



Keep your contact details current.

Fraud is expensive in so many ways. It strips people of their bank account balances or superannuation funds, it can impact financial reputations and leaves its victims anxious and not knowing where to turn.

There is a role for all of us to play in protecting against financial fraud and identity theft.

Do you know if your contact details are up to date? If not, you may be exposed to identity theft right now.

Please log into internet banking via transportmutual.com.au then click on My Preferences then click on Update Contact Details and follow the prompts to update anything that is no longer current.

If you aren't yet registered for internet banking, simply call our friendly team on 02 8202 8555 who will be happy to implement any changes to your contact details.

Transport Mutual takes your personal information and financial security very seriously.

Advance Notice of 2020 AGM

Mark your calendars, the 56th Annual General Meeting of Transport Mutual Credit Union Limited (ABN 78 087 650 600) will be held at 6:00pm on Friday 27th November 2020, at the TMCU Head Office (Ground Floor, 410 Elizabeth Street Surry Hills NSW). Full details will be sent to Members in September 2020.

Call for Nominations – Director on the Board

Any Member who wishes to nominate for the position of Director on the Board is required to complete a nomination form, contained within the nomination pack which can be obtained from the Secretary of the Credit Union by calling (02) 8202 8555. Members wishing to nominate for the position of Director must be nominated by 2 Members, and be eligible under the Credit Union's Constitution, the Corporations Act 2001 and the Fit and Proper Prudential Standards for Directors of the Credit Union.

Completed nomination forms should then be forwarded to:

The Returning Officer
Transport Mutual Credit Union Limited
Ground Floor
410 Elizabeth Street
Surry Hills NSW 2012

Nominations close at 4pm, Friday 28th August 2020