

PUT US TO THE TEST!

At SGE Credit Union we are so confident that we can save members money on banking fees and charges that we invite you to **put us to the test**. Tell us what you are currently paying in banking fees and charges – whether with SGE Credit Union or another financial institution – and we will provide you with a banking solution to totally eliminate or minimise fees.

FEE FREE
Banking for
YOU and your
FAMILY!

ASK **US**
HOW!



STOP PAYING FEES

WHAT WE GIVE YOU FOR FREE:

- ✓ Internet Banking
- ✓ Moneyline (Phone Banking)
- ✓ BPAY[#] transactions
- ✓ Visa Credit Purchases
- ✓ Direct Debit for Union fees**
- ✓ No fees under 18 years old
- ✓ No fees if you hold an active mortgage account
- ✓ No fees if you hold a Reward Me Saver account*
- ✓ No fees if you are over 65 or older and hold an active Fixed Term Deposit Account or membership length 20 years or greater
- ✓ No fees & unlimited electronic transactions per month when using your SGE Visa Debit Card, by selecting 'credit' instead of 'savings' option
- ✓ Bank@Post deposits
- ✓ Member Cheques
- ✓ Quick Debits

Visit an **SGE Service Centre** or call **SGE Direct on 1300 364 400**. We look forward to being of service to you!

For SGE Affinity Partners - HSU, CPSU, PSA and IEU

* Provided the account is used correctly and by following the accounts Terms & Conditions.

Reward Me Saver Account

- ✓ High interest rate paid monthly on balance over \$3,000 - earn 2.75%pa[~]
- ✓ Funds can be accessed via EFTPOS, rediATM Withdrawals, Visa Debit Card, Internet Banking and Phone Banking.
- ✓ Unlimited electronic transactions per month when using Visa Debit Card, by selecting 'credit' instead of 'savings' option.

CONGRATULATIONS!

Congratulations to **Darren Freeburn** the winner of our 50/50 campaign. By referring a friend and by following the terms and conditions of the campaign Darren has won **\$5,000**.

HOT new term
deposit offer

4.60%[^]
pa

- \$5,000 minimum deposit
- 7-12 months term
- Interest paid annually

rediATM

Larger Network Available from 1st September 2009 - ACCC grants interim authorisation

From 1st September 2009, rediATM card issuers will be able to access a total of more than 3,100 direct charge free ATMs, one of Australia's largest ATM networks.

The Australian Competition and Consumer Commission (ACCC) has granted interim authorisation, to allow rediATM scheme participants to offer a direct charge free environment within an expanded scheme which includes the NAB.

This interim authorisation is effective pending a final decision on authorisation, which is anticipated in early 2010.

YOUR LOAN - YOUR CHOICE

FIXED, VARIABLE? YOU CHOOSE...

Shopping around for a home loan? Want a better deal for your existing loan?

Look no further. SGE has two special home loan offers.

Members can choose a **Special 1 Year Introductory Variable Offer, 3 Year Fixed Rate** or **Split Loan options**.

Find out more

Contact our friendly staff to discuss SGE's home loan options in relation to your particular circumstances:

- Phone 1300 364 400,
- Go to www.sgecu.com.au
- Visit your closest **Service Centre**

6.89% PA[~]
3 YEAR FIXED
CCR 6.08 % PA[~]



4.69% PA[~]
FIRST CHOICE
INTRODUCTORY
VARIABLE
CCR 5.64 % PA[~]

SGE HAS A CARD RIGHT FOR YOU!

VISA CARD: DEBIT OR CREDIT?

SGE Visa Debit Card is a popular choice, as it has the convenience of the familiar credit card, with the difference being that it will use your available funds in your account rather than running on credit. **Giving you more control of your money!**

If it is a **SGE Visa Credit Card** you want, SGE offers a range of Credit Cards suitable for you. Choose between the SGE Gold Solutions Card and the SGE Classic Solutions Card, each with its own benefits and complimentary membership to the Rewards Program.

YOU CAN USE YOUR SGE VISA DEBIT CARD

- ✓ To pay for goods and services directly
- ✓ Pay bills over the phone
- ✓ Obtain a cash advance from financial institutions which accept Visa.
- ✓ Withdraw cash from your SGE Account from ATMs or EFTPOS.

SGE VISA CREDIT CARD FEATURES

	GOLD SOLUTIONS	CLASSIC SOLUTIONS
Up to 55/45 days interest free ¹	✓	✓
Low annual fee	✓	✓
Complimentary Rewarder Card	✓	✓
Free additional card for family	✓	✓
Free Overseas Travel Insurance	✓	-
Free Extended Warranty Insurance	✓	-
Free Purchase Security Insurance	✓	-
Free Passport Security Insurance	✓	-
Complimentary Secure Sentinel Membership	✓	-
Easy access to cash via ATM's	✓	✓
Balance Transfers	✓	✓



DO IT NOW! WITH AN SGE PERSONAL LOAN

Why wait for that holiday, home renovations or the course you have been dreaming of, when you can do it now!

SGE Personal Loan is available for any worthwhile purpose.

It also helps you to consolidate your debts.

For information on our Personal Loans, call SGE Direct on 1300 364 400 or visit our website www.sgecu.com.au.

HAVE YOUR SAY! LET'S HEAR IT

As a valued member we would like to hear from you.

Your thoughts about our website, newsletters, products and services.

Either send us an email directly at sge@sgecu.com.au

or fill in an online feedback form at

www.sgecu.com.au/feedback.asp and have your say. We

welcome all your comments and suggestions.

Disclaimers

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^^ Comparison rates of 6.08% pa (for 3-year fixed rate) and 5.64% pa (for introductory rate) is based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage. WARNING This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. A comparison rate schedule is available from any SGE Credit Union Service Centre or visit www.sgecu.com.au.

1. Providing you pay your account in full each month. 45 days for SGE Classic Card & 55 days for SGE Gold Card.