



**POLICE
CREDIT
UNION**
BANK ON US

2024 Newsletter




**EXPERTS CHOICE
AWARD 2023**

AUSTRALIA'S BEST
CREDIT UNION


**EXPERTS CHOICE
AWARD 2023**

HOME LENDER CREDIT
UNION OF THE YEAR

We are pleased to present the Chairman's and CEO's summary of Police Credit Union's 2023 results. Members can access the full 2023 Annual Report on policecu.com.au or in branch.



Chairman's and CEO's Summary

While 2023 continued to bring challenging market conditions and uncertain economic times, Police Credit Union remained steadfast in its support of Members whilst also remaining focussed on our strategic priorities and achieving solid performances across all financial and non-financial measures.

One of the major highlights of the year was the unveiling of our new corporate branding. This rebranding represents a new and exciting chapter. Our brand commitment extends not only to our police heritage and history, but also to remaining contemporary, representative of our diverse customer base, and appealing to a broader target audience. Our focus remains centred around our goal to provide a customer experience second to none, and we are grateful for the overwhelming support from our Members who have recognised the importance of this brand transformation.

Award-winning performance and Member Value

This year we were proud to be awarded the prestigious title of Australia's Best Credit Union in the Mozo Experts Choice Awards for Australia's Best Banking in 2023. Mozo is a leading comparison consumer website. The annual Mozo Experts Choice Awards recognise the top 10% of the market that deliver unmistakable and exceptional value to consumers.

The national title was in addition to Police Credit Union being recognised by Mozo as

Home Lender Credit Union of the Year as well as winning the Fixed Rate Home Loan, Investor Fixed Home Loan, Low-Cost Home Loan and Offset Home Loan categories. We were also the recipient of the Low-Rate Car Loan and Secured Personal Loan award categories. These accolades recognise our dedication to offering highly competitive rates and real value for our Members.

As a customer-owned organisation, our focus on delivering exceptional service and market-leading products remains unwavering. Police Credit Union has exceeded its Member Satisfaction benchmark since 2009 and recorded a 92.7% result for 2023, and a Member Trust Rating of 94.7% for the same period. During the year we welcomed 1,546 new Members and concluded the financial year with 40,600 Members.

As a measure of accountability in delivering quantifiable advantage to Members, each year we calculate the benefit that we have generated which we describe as 'Member Value'. As part of this process, we undertake a comprehensive comparison against the major banks, considering in our calculations, service standards, loan and deposit interest rates, access capability,

and fees and charges. The above analysis is expressed as the average Member Value for the respective financial period. During the reporting period, Police Credit Union achieved a record annual Member Value result of over \$333 per Member, compared to a strategic target benchmark of \$120 per Member.

Key financial performance results

Our financial performance for the period to 30 June 2023 held strong, with Group Profit After Tax ending 4.5% higher than the previous year at \$6.87 million. Member reserves increased to \$112 million – a 5.8% increase on the previous period. We concluded the year with total assets of \$1.3 billion, representing an overall growth rate of 8.82%. Police Credit Union continues to perform in the upper industry quartile relative to key financial metrics.

Innovative technology and customer convenience

A rigorous and focussed effort in our strategic information technology transformation roadmap, included the successful launch of our new Online Banking and Banking App, and progression of the development of our digital loan and biometric on-boarding projects.



EXECUTIVE MANAGERS,
CHRISTIE AND BEN ABSEIL
TO RAISE MONEY FOR THE
FLINDERS FOUNDATION AT
THE ADELAIDE CITY PLUNGE.



RELATIONSHIP MANAGER,
GLENN DELIVERS A COFFEE
MACHINE TO THE MT PLEASANT
CFS BRIGADE.



RELATIONSHIP MANAGER, LINDA
DELIVERS M&M HEARTS TO
THE BARTON BARRACKS FOR
VALENTINE'S DAY.

Although many other institutions experienced considerable outages and security infractions, our service availability remained robust at 99.7%, even with a surge in transactional activity during the period. This demand included a record 4.9 million Visa transactions, 1.346 million debit transactions online and 267,000 Fast Payments through Osko®.

Protecting our Members' banking

We continued to experience record levels of fraud and scam attempts, and our security contingencies were able to successfully mitigate significant Member losses despite the heightened fraud activity in the community. Our efforts included significant and heightened staff fraud and scam training and additional education for Members on how to protect their funds and transact safely online.

Serving our community and reducing our environmental impact

Police Credit Union remains invested in sustainable strategic community contributions, with a record \$577,000 invested directly into a range of community-based organisations and initiatives. This investment included the important support of numerous first responder organisations as major sponsors of the Police Association of South Australia (PASA), the Northern Territory Police Association (NTPA), SA Police Legacy, the CFS Foundation, and the SA SES Volunteers' Association.

Our responsibility of being environmentally friendly and sustainable saw us launch a green waste initiative with EcoCaddy to reduce the amount of waste we send to landfill, and we continued to be a regular participant in KESAB's Adopt-a-Road program. We significantly progressed our carbon-neutral certification with Climate Active during the year.

Receiving formal certification from Climate Active is the culmination of our effort to become self-assessed carbon neutral, which we achieved two years earlier than planned in 2018.

Our governance team

In March 2023 we welcomed Susy Daw as an Appointed Director to the Police Credit Union Board. As an accomplished business leader and company director, Susy's experience in strategy, audit, governance, and risk spans more than three decades. And in November 2023 we also welcomed our newest Non-Executive Elected Director as a result of the 2023 Director Elections. Kevin is a highly experienced and accomplished company director within the broader emergency services sector, and holds the senior rank of Inspector having joined SA Police in 1985.

We also take this opportunity to recognise and acknowledge the substantial contribution of Mr. Peter Schar during his dedicated 25 year tenure as a Director who retired from the Board at the conclusion of the 2023 Annual General Meeting. Peter has been an integral part of the Governance team, and we thank him for his exemplary service and dedicated contributions to the successes of Police Credit Union over many years.

Bank on us now and in the future

Our outstanding results place Police Credit Union in good stead, and we are well-positioned to continue to execute our long-term strategy for the benefit of all stakeholders. Together, we will continue to thrive, uphold our values, and deliver unparalleled customer experiences as we remain dedicated to serving our Members and the broader community.

On behalf of the Board, Management, and our Staff we sincerely thank our many Members, friends and business partners for your ongoing support and loyalty, and we look forward to a bright and prosperous future partnership.

Mr Alex Zimmermann
Chairman

Mr Costa Anastasiou
Chief Executive Officer

The year that was: 2023

2023 was another big year for Police Credit Union. With a refreshed look in the form of a new logo and branding, boundless community and environment initiatives, major sponsorships supported, a continued effort to ensure our Members receive the best when it comes to rates, service and access, and so much more. Find out about the year that was...

Important community initiatives and partnerships

Entering meaningful and impactful partnerships is important to us at Police Credit Union. So, this year we renewed our major partnership with the Country Fire Service (CFS) Foundation for another three years. The CFS Foundation has worked tirelessly for over 53 years, supporting volunteer firefighters and their families. With the combination of the connection we have with the Foundation, along with the work they do, we remain committed to supporting CFS volunteers.

As part of this partnership, our team has visited numerous brigades across SA to thank our dedicated CFS volunteers with Nespresso coffee machines. It has been such a joy to meet the many volunteers who work so hard to keep our community safe.

In the sporting space, we continued our sponsorship of the Adelaide Footy League. Every week during the season, our people visit a local footy team to present them with a \$500 cheque. In addition to the donation of the weekly cheques, winners of our third Kick Start competition, Broadview Football Club, received \$5,000 to help with equipment and training costs. We also continued to be naming rights sponsor of the Hills Football League. We are proud to assist grassroots sport across Adelaide and the hills through these sponsorships.



RELATIONSHIP MANAGER, GLENN DELIVERS A COFFEE MACHINE TO THE EUDUNDA CFS TEAM.



MEMBER SERVICE OFFICER, ALANNAH PREPARES GOODIE BAGS FOR INTERNATIONAL NURSES' DAY IN THE NT.

Turning to healthcare, we remain committed to supporting nurses and healthcare workers by sponsoring several Women's and Children's Health Network events and initiatives. In May, to celebrate International Day of the Midwife and International Nurses' Day, we delivered thousands of M&M hearts and other goodies to SA and NT hospitals to thank nurses and midwives for all their incredible work. We also supported the Barossa Hills Fleurieu Local Health Network and the Northern Adelaide Local Health Network with initiatives to recognise and give back to nurses.

Giving back to our core bond and strengthening partnerships

Never forgetting where or why we began, we always look for ways we can give back to our core bond, the police.

As long-standing major sponsors of SA Police Legacy, we're proud to have strengthened this relationship with a formal agreement for the next three years.

To demonstrate our support of SA and NT police officers, we said 'thank you' on Valentine's Day with thousands of sweet treats, worked with PASA to encourage stations to have a break on R U OK? Day with Kit Kats and free coffee, and we delivered Nespresso coffee machines to numerous police social clubs across the state. We look forward to providing these acts of appreciation in the future.

We were also proud to be involved in the Blues Basketball Bash which raised funds to support a local SA police officer with lifesaving medical expenses. In September, we held a BBQ brekky for Wall-to-Wall Ride for Remembrance which helped raise over \$1,650 for SA Police Legacy. We also honoured all the officers who have died while serving their community on National Police Remembrance Day and hosted a BBQ for active and retired police officers.

The new Banking App experience

In July 2023, we launched our new Banking App. Continuing our commitment to digital innovation and access, we delivered a new app experience that is still secure and even easier to use but also loaded with a range of new features. Some of the new features include Biometric Access with Facial Recognition Technology adding to our existing secure



MARION BRANCH STAFF, SARAH & JANE DELIVER COFFEE MACHINES TO POLICE SOCIAL CLUBS.



SA POLICE LEGATEES ENJOY CHRISTMAS GIFTS, DONATED BY POLICE CREDIT UNION.



THREE SIMPLE WAYS TO REDUCE YOUR CARBON EMISSIONS ON THE ROAD



MT GAMBIER BRANCH MANGER,
JARRED DISTRIBUTES CHOCOLATES
FOR INTERNATIONAL NURSES'
DAY IN SA'S SOUTHEAST.

login options. You can also conveniently reset your password, manage your cards, and set and track a savings goal with the App's Savings Calculator.

Supporting the environment

In 2007, we implemented a Carbon Reduction Strategy to reduce our environmental impact. This strategy encompasses reducing waste, paper and electricity usage, modifying our buildings, engaging employees in environmental initiatives such as Adopt-A-Road, and offering greener products like our Low Rate Car Loan (Special Offer)* and Solar Eco Loan.

Since 2018, we have maintained a self-assessed carbon neutral footprint. This year we formalised this achievement by receiving our carbon neutral certification for our business operations with Climate Active. This certification is the culmination of rigorous assessment and is an official mark of progress as we continually look to implement better practices.

In April, we partnered with EcoCaddy, a local Adelaide service known for their electric assisted tricycles which transport Adelaideans at key events. They are now fully committed to decarbonising the community. EcoCaddy have added a service whereby food waste collections from city businesses are turned into organic compost. In the first 11 weeks of working with EcoCaddy, we saved 103 kg of green waste from landfill (equivalent to the weight of a standard fridge) which diverted 217 kg of greenhouse gasses from the atmosphere.

Read about our performance across the last year

We're proud to share that Police Credit Union has achieved another excellent year of performance. You can read about further detail in our 2023 Annual Report, available at policecu.com.au or grab a copy at one of our branches.

Reduce your carbon footprint whilst on the road

Living a more sustainable and environmentally conscious lifestyle can feel overwhelming but there are some easy actions you can take to reduce your carbon emissions which will reduce your own environmental impact. You might even save a bit of money on petrol in the process.

BE GENTLE ON YOUR ENGINE

Keeping your vehicle's engine revs down by changing gears sooner rather than later can reduce your emissions. If you are driving an automatic, ease back on the accelerator once your vehicle gains momentum for the same effect.

Additionally, when you're driving at higher speeds use the air conditioner rather than having your windows down. The drag at high speeds means you use more fuel.

TRAVEL LIGHTER

Keeping your car clear of heavy supplies will make less work for your engine resulting in lower emissions.

You can also lower your emissions and save some money by not overfilling your petrol tank. When filling your tank, make sure to stop at the first click. Additional petrol doesn't keep your car running longer, instead it is lost to overflow and evaporation.

BUY A 'GREEN' VEHICLE

A 'Green' vehicle is any vehicle that does not exceed 120 grams of CO₂ emissions per kilometre (g/km). This includes all hybrids (half electric, half petrol engine), electric vehicles and some conventional vehicles.

If you're in the market for a new car, consider our Low Rate Car Loan (Special Offer)*. Not only will you receive a competitively low rate, but we'll offset your car's carbon emissions for the term of the loan – at no extra cost to you.

*Estimated car emissions will be offset for the term of the loan. *Source: Department of Climate Change, Energy the Environment and Water

Proudly Certified Carbon Neutral

Since 2007, we have been working to reduce our environmental impact. This year, we're proud to announce we are Certified Carbon Neutral through Climate Active for our business operations.



IMPORTANT:

Cheque services will no longer be provided from 29 March 2024.



Important upcoming changes to cheque services

From 29 March 2024, our payment services partner will no longer support Police Credit Union in providing cheque services to our Members. This major change affects several credit unions and many financial institutions have already withdrawn their cheque services across the country.

A 90% decline in cheque use in the last ten years has prompted the Australian Government to close the cheque system permanently by 2030. Currently cheques account for less than 0.2% of non-cash retail payments in Australia with many merchants and overseas countries already refusing cheques as payment. Although payment options are changing across the country, at Police Credit Union, we are dedicated to working with our customers personally to find suitable and secure payment options to increase customer convenience with our innovative access channels as we prepare for this change.

Alternatives to using cheques

Although we will not be able to offer cheque services, our branch staff will happily offer **FREE** over the counter withdrawals, payment transfers and bill payments. They can also guide you to transfer funds and pay bills using Online Banking at policecu.com.au or via the Police Credit Union Banking App.

We understand this change may require some transition and assistance from our team, so we will endeavour to offer convenient transfer and payment options that you can access face to face or securely online, 24/7.

Please contact us if you require assistance

Call **1300 131 844** and speak to our friendly Contact Centre team. They're ready to answer any questions you may have about these changes. You can also visit a local branch. Please note, we are no longer issuing any new cheque books.

ALTERNATIVE SAFE AND SECURE PAYMENT OPTIONS:



In Branch

- ✓ Face-to-face service
- ✓ All branches open Monday – Friday with extended opening hours on Saturday mornings at selected branches
- ✓ FREE over the counter transactions:
 - Pay bills using BPAY®
 - Transfer funds
 - Cash deposits and cash withdrawals.

Personal assistance to set up and guide you through Online Banking and our Banking App.



Contact Centre 1300 131 844

- ✓ Personal banking team located in Adelaide
- ✓ Open Monday - Friday with extended opening hours on Saturday mornings
- ✓ Account balances
- ✓ Pay bills using BPAY®
- ✓ Transfer funds.

Personal assistance to set up and guide you through Online Banking and our Banking App.



The Police Credit Union Banking App – bank safely anytime, anywhere.

- ✓ Check your account balances
- ✓ Pay bills using BPAY®
- ✓ Transfer funds including Fast Payments
- ✓ Lock your card.



Online Banking at policecu.com.au

- ✓ Safe, secure 24/7
- ✓ View your accounts
- ✓ Pay bills using BPAY®
- ✓ Transfer funds – including Fast Payments via Osko®.

Need to register?
Visit a branch or call 1300 131 844.



Bank@Post at 3,500 participating Australia Post Offices.

- ✓ Deposit cheques into a Police Credit Union account with your Visa debit or credit card and PIN.



UPCOMING CHANGES FROM 29 MARCH 2024

After 29 March, you will still be able to:

- ✓ Deposit cheques from other financial institutions over the counter at Police Credit Union branches until **25 November 2024**.
- ✓ Deposit cheques at over 3,500 Australia Post outlets via Bank@Post using your Police Credit Union Visa Debit or Extralite card and PIN. The name on the cheque must match the name on the card and fees apply if the cheque is subsequently dishonoured. Extra personal identification may be required e.g., a valid and current driver's licence or passport.

You will NOT be able to:

- ✗ Write cheques from a Police Credit Union cheque book. Any outstanding cheques must be presented before **29 March 2024**. After this date, they will not be valid and, if presented, they will not be paid.

For our opening hours and contact details visit: policecu.com.au/contact



Six ways to protect yourself against scams



Reports show that scam activity has skyrocketed in the first half of 2023, with data showing that 156,279 scams have been reported this year. This is an increase of more than 48% when compared to the same period last year*. This increased risk makes it even more important for you, our Members, to be informed about ways you can detect and avoid scams and keep your money safe.

Start with these six easy top tips...



Never provide a caller with your card details

If a caller asks you for any banking details, ALWAYS hang up.



STOP and think before you click on an email link

Carefully review email content, check for misspellings and consider why you are being asked to click on a link. Police Credit Union will NEVER ask you to click on a link to enter Online Banking or ask you for any banking details including account numbers, passwords or PINs by email.



If an offer feels too good to be true, it's probably a scam

If an online offer requires your card details, it is NOT a free trial (no matter what the organisation claims) and you will be agreeing to ongoing charges.



Never provide your details

Never provide your card details, account details, passwords or PINs in response to an email, phone or SMS request.



Check your accounts and statements regularly

Report any unusual transactions or possible fraud to our team immediately, by calling 1300 131 844. Members can also send a Secure Message using the Inbox in Online Banking and the Banking App.



Never download or install software under instruction

If someone asks you to download or install software on your computer or mobile device, they are scamming you and trying to acquire your data, personal information and gain access to your banking. Cease all contact and call us immediately.



If in doubt, call the organisation contacting you on their publicly-listed number or visit their website.

Our Relationship Manager (Nurses), Belinda, with Marion Branch Manager, Amanda, at the Emergency Services' Movember event.

Experience our personal banking service with our Relationship Managers. They're available to come to you and help with everything from everyday banking, refinancing your loan, assisting you with budgeting and more.

Our community-minded Relationship Managers are making a difference

There is no doubt that, at Police Credit Union, our staff take a strong personal interest in helping the community we live in. Each year, every staff member has a paid Corporate Social Responsibility (CSR) day to give back to a community cause. Our team do everything from plant trees, pick up rubbish, donate blood, spend their time with a charity like Backpacks 4 SA Kids and so much more.

Although each staff member receives one CSR day, there are many who go above and beyond to make a difference. Our Relationship Managers are among those people...

Recently recognised for their outstanding and extensive contribution to our community, our amazing Relationship Managers, Glenn Lewis, Belinda Owen, Ryan Mountford and Linda Ginever were awarded the 2023 Police Credit Union Rex Adams Community & Environment Award.



Remembering Rex Adams

Rex Adams was an integral part of his community and a long-standing police officer with South Australia Police. Rex proudly worked with the Walkerville Rotary Club and council. Rex not only served as Deputy Mayor of the Town of Walkerville Council, he also helped to plant over 120,000 trees as part of a native tree revegetation project across South Australia. For many years, Rex consulted on various environmental topics as part of Police Credit Union's Community, Environment, Employee Engagement and Diversity (CEEED) Committee. Sadly, Rex passed away in July 2020. We honour Rex's contributions with an award in his name.

The Rex Adams Community & Environment Award is awarded to Police Credit Union staff who go above and beyond, much like Rex, in supporting our local communities and trying to reduce our environmental impact.

Receiving an award in Rex's name was a huge honour for the four Relationship Managers, with the team making a joint comment on their win:

"We're so proud to have won the 2023 Rex Adams Community & Environment Award for our efforts, especially when many other people and departments at Police Credit Union make such significant contributions."

"It's a privilege to work for an organisation that cares so much about the local community and our environment. Apart from the obvious benefits for the community, we get to enjoy the opportunity of volunteering and being part of all sorts of meaningful events and meet people."

Glenn, Belinda, Ryan and Linda certainly embody community dedication at its finest, committing hours of their time, and even weekends to different causes.



Platinum Relationship Manager (Southern), Ryan, cooks up a storm at the Emergency Services Movember event.

Their initiatives include:

- Raising over \$7,700 (just in 2023 alone) for Blue Light Police Link via the Police Credit Union Canoe for Kids event.
- Two weekend BBQ events for the Police Historical Society.
- Police Credit Union Sunday stall at the Fort to Fort Walk for veterans and the RSL.
- Barossa Hills Fleurieu Health Network staff 'thank you' coffee van.
- Northern Adelaide Local Health Network Wellbeing BBQ.
- Annual Women's and Children's Hospital Police Link Christmas Party.
- Burnside Hospital food truck for staff.
- SAPOL Angas Street Movember fundraiser BBQ.
- Backpacks 4 SA Kids.
- International Nurses' Day activations.
- Day of the Midwife activations.
- Visits to CFS brigades across the state.
- Presenting \$500 cheques every week to local footy clubs as part of Adelaide Footy League Nine News at Your Club visits.
- Supporting SA Police Legacy events.

Congratulations to our incredible Relationship Managers.

Contact one of our friendly Relationship Managers to help you with your banking needs today!



Glenn Lewis Platinum Relationship Manager (Northern)
m 0421 243 741 | e glewis@policecu.com.au



Belinda Owen Platinum Relationship Manager (Nurses)
m 0458 083 270 | e bowen@policecu.com.au



Ryan Mountford Platinum Relationship Manager (Southern)
m 0437 286 804 | e rmountford@policecu.com.au



Linda Ginever GO SIXTY PLUS Relationship Manager
m 0438 859 797 | e lginever@policecu.com.au



Beware of romance scams

Not everyone online is truly who they say they are – especially on social media. Unfortunately, romance scams are becoming increasingly common. Scammers will create fake online profiles and try to gain their victim's trust (sometimes over months or years) to defraud them. To avoid a romance scam **DO NOT** participate with any romantic contact with someone located overseas especially with someone you don't personally know. **NEVER** send money or participate in **ANY** financial activity including moving money online with someone you have not met in person.

If you suspect you have become involved in a romance scam, talk about it with someone you trust and contact us as soon as possible. We are experienced with identifying fraudulent activity and our staff are trained to help.

Tip: scamwatch.gov.au is a valuable government resource, their information will help you spot and avoid scams and they can collect your reports to take action to stop scams.

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.



Before you go...

Send us a Secure Message using the Inbox in Online Banking or the Banking App and let us know your travel details. Our dedicated fraud team can keep an eye out for any suspicious activity on your accounts while you're away.

Phillip Island, Victoria

Caravanning around Australia in seven states

Caravanning around Australia is the road trip of a lifetime. From the sun-drenched beaches of Queensland to the rugged outback of Western Australia, each state promises spectacular landscapes, rich culture, and unique experiences.

Here are seven places across Australia you should earmark for your next lap around the continent.

Phillip Island, VIC

A short drive from Melbourne, Phillip Island blends easy accessibility and genuine escape. Whether you're hiking or biking its trails or taking to the skies with Phillip Island Helicopters, this island is 101 square kilometres of idyllic beaches, stunning coastal trails, and diverse wildlife. Make sure you don't miss the iconic Penguin Parade, where the world's smallest penguins return to shore to their burrows each evening at sunset. In the daytime, you can also get up close with thousands of Australian fur seals, stroll tree-top boardwalks to spot koalas, and hand-feed kangaroos. For the fishing enthusiasts, there are plenty of spots to cast a line.



Flinders Ranges, SA

The Flinders Ranges showcase some of Australia's most breathtaking landscapes. With time-worn mountains, rocky gorges, rich First Nations history and an abundance of wildlife, the Flinders Ranges holds many stories. Explore Wilpena Pound, a natural amphitheatre or delve into the cultural heritage of the Adnyamathanha people with guided tours. Whether you're gazing at the stars in the Arkaroola International Dark Sky Sanctuary or embarking on the ultimate road trip along the Explorer's Way, the Flinders Ranges offers an adventure like no other.

Cape Byron, NSW

Want to buy a caravan?

We can help you with that.

And the insurance too!*



1300 131 844



Visit a branch



policecu.com.au

Stanley, TAS

Located on the north-west coast of Tasmania, 226 kilometres west of Launceston, is a unique town, offering history, natural beauty, and the opportunity to sleep at the base of a gigantic volcanic plug. "The Nut" towers over the town at 143 metres above sea level. This geological wonder is a remnant of an ancient volcano. Climbing The Nut, whether by foot or chairlift, rewards visitors with 360-degree panoramic views of the coastline. The town itself is steeped in the early history of Tasmania. Its preserved colonial buildings offer a captivating step back in time. While in town, make sure to visit the Stanley Discovery Museum & Genealogy Centre. Stanley is also a celebrated fishing village and will be popular for fans of fish and chips.

Cape Byron, NSW

Journey to the edge of the continent. Just 3 kilometres east of Byron Bay, is the easternmost point of Australia's mainland, Cape Byron. For the early risers, Cape Byron offers the opportunity to witness the very first light of an Australian sunrise. At its heart stands the iconic Cape Byron Lighthouse, a magnificent Victorian-era structure with stunning 360-degree views. Below the lighthouse is a 3.7 kilometre walking track that winds its way through the marine conservation park. In Winter, visitors often see whales migrating, while the rest of the year promises encounters with wallabies, dolphins, and turtles.

Cairns, QLD

The gateway to tropical Far North Queensland, Cairns offers a laid-back city, best enjoyed outdoors. Dive into the underwater world of the Great Barrier Reef, teeming with more than 1500 marine species such as coral, tropical fish, turtles, and stingrays. Explore the World Heritage-listed Daintree Rainforest, where clear waterholes, crocodile sightings, and the rainforest creates an enchanting experience. While the region is known for the Great Barrier Reef and the Wet Tropics World Heritage Rainforest, the city itself is a destination not to be missed. Cairns is home to vibrant cafes, bustling markets, and beautiful beaches.

Batchelor, NT

If you want to explore pristine waterfalls without extensive hiking, Batchelor is the place for you. Batchelor is the main access point for Litchfield National Park which captivates with its sandstone pillars, monsoon rainforest, and refreshing streams, offering experiences ranging from exploring the unusual magnetic termite mounds to basking in the Wangi Falls swimming hole. For those equipped with a 4WD vehicle, the Lost City is a unique adventure with sandstone pillar formations. Immerse yourself in the area's rich history through the Batchelor Heritage Walk and the Batchelor Museum to learn about indigenous, farming, mining, and WWII history of the region.

Monkey Mia, WA

This World Heritage-listed gem offers a captivating blend of desert and coastal beauty. Here, red sand dunes meet turquoise waters teeming with wildlife, including wild dolphins, which have been visiting the shores since the 1960s. Beyond the water's edge you can explore the Wulyibidi Yaninyina trail which offers insights into natural and cultural history. The area's heritage, both Indigenous and European, comes to life at the Shark Bay World Heritage and Visitor Centre, where you can learn First Nations and European history, and experience the World War II naval battle exhibit.

Dreaming of a caravan getaway?

Make sure to speak to our team about a caravan loan with \$0 monthly and \$0 annual fees with a low competitive rate.

*Caravan 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). Pleasure Craft Insurance is issued and managed by Club Marine Limited AFS Licence No 236916 ABN 12 007 588 347 as agent of the insurer 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 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

2 GREAT OPTIONS FOR SORTING OUT YOUR FINANCES



Your Money Plan



A conversation with us could help you achieve your financial goals.

We're inviting you to a free no obligation 'Your Money Plan' conversation. Chat with us and review your banking, expenses and budget as well as your goals for today and tomorrow.

We'll look for ways to potentially put more money back in your pocket and help you achieve your goals. Our one-on-one conversation aims to:

- Check your current financial health.
- Establish a new or better budget.
- Help you set goals for today and tomorrow and find ways to help you get there faster.
- Develop your financial confidence.

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



GO SIXTY PLUS

GO SIXTY PLUS

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

- Bridge to Retirement Loans
- Lifestyle Personal Loans
- Home Equity Release Loans
 - Home Care Services Loan (requires principle and interest repayments)
 - Heartland Reverse Mortgage[^]
- Master Club Everyday Access Account
- Term Deposits
 - Security of a fixed rate for a fixed term with deposits up to \$250,000 Government Guaranteed.

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

Call Linda Ginever, our GO SIXTY PLUS Relationship Manager now for a FREE no obligation chat on 8208 5628 or 0438 859 797.

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