

# 2026 NEWSLETTER



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# 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 2025 results. Members can access the full 2025 Annual Report on [policecu.com.au](https://policecu.com.au) or in branch.

We are pleased to present a summary of the 2025 Annual Report for Police Credit Union Limited, highlighting a year of strong and balanced performance across all strategic measures.

**The results reflect the underlying strength and resilience of our organisation, which remains in excellent financial and operational health. Our achievements are a testament to the collective efforts of a dedicated and disciplined team, whose commitment to our core values of superior service, honesty, integrity, and financial prudence remains resolute, as we deliver sustained value to Members.**

## Award-winning performance and Member Value

In recognition of Police Credit Union's strong value propositions and competitive lending products, we received six independent awards during the reporting period. Notably, Police Credit Union was named Australia's Best Credit Union in the 2025 Mozo Experts Choice Awards, the third consecutive year it has earned this prestigious accolade.

As a mutual, customer-owned organisation with over 41,200 Members, 100% of our profits are reinvested into the business to enhance Member value. This reinvestment funds the provision of competitive loan and deposit products, while also enabling strategic investment in capital infrastructure aimed at continuously improving our products, services, and overall Member experience.

Member satisfaction remained consistently high at 92.5%, supported by a strong Member trust score of 94%. Likewise, Employee Engagement concluded the period at 91.52%, reflecting a highly engaged and committed workforce. These culture metrics underscore Management's continued focus on fostering visibility and sustained high-performance outcomes.

## Key financial results

Despite a continued complex and demanding operating environment, Police Credit Union recorded a Group Profit After Tax of \$7.58 million for the year ended 30 June 2025. This outcome contributed to a 7.8% increase in Members' Total Equity which closed the period at \$126.2 million and resulted in a sound Capital Adequacy Ratio of 16.85%. This places our organisation in a highly resilient and well buffered position.

Police Credit Union's consolidated Total Assets grew by 7.4% to \$1.5 billion, while deposits increased by 7.2% to \$1.3 billion. Police Credit Union continues to perform in the upper industry quartile relative to the key financial metrics of Return on Assets and Return on Equity Ratios, concluding the period of review at 0.54% and 6.23% respectively.

## Innovation improving daily Member experiences

Your Credit Union continues to prudently invest in its innovation and improvement initiatives, in pursuit of sustainable efficiency and customer-focused outcomes. Innovation projects completed during the period included: customer relationship and marketing automation systems, generative AI driven initiatives, automated loan origination credit management systems, biometric on-boarding capability, a new website, data analytics capability, and a new loan documentation solution.

Police Credit Union will continue to innovate its Banking App and Online Banking capability, implement a new digital loan platform, upgrade its phone system capability and introduce digital Visa card functionality.

## Continue to Bank on Us in branch

Police Credit Union's commitment to blending digital innovation with personalised service has become a hallmark of our success. In an industry where many competitors have been withdrawing from 'bricks and mortar' branches, we have taken a deliberate approach to invest further in our branches. Our recent upgrade to the Tea Tree Plus branch has created an inviting space that encourages the warmth of face-to-



AMANDA AND GLENN SHARING SOME COFFEE AND DELICIOUS CHOCOLATE WITH POLICE OFFICERS



OUR WONDERFUL STAFF VOLUNTEERING AT FREEDOM HILL SANCTUARY



A SPECIAL TREAT FOR OUR HEALTHCARE WORKERS AT ST ANDREW'S HOSPITAL

*We know current cost of living pressures are impacting everyone. So, to help our Members, we have not increased fees in the last five years. Bank on Us, because we care.*




face interaction blended with modern conveniences. Further branch upgrades will continue in the future, as part of an ongoing investment into personal banking and support for Members. In addition, plans are well progressed for an extensive renovation project to our Carrington Street Head Office.

**Serving our community and reducing our environmental impact**

Proactive, meaningful and relevant contributions to Community and Environment have always been an important objective. Our commitment to community investment exceeded planned targets and we remain firmly on track to achieve our environmental sustainability objectives.

Since 2006, Police Credit Union has consistently outperformed its strategic benchmarks, with a cumulative Community Investment Spend exceeding \$7.93 million. An annual investment of \$634.2 thousand, amongst many worthwhile community initiatives, enabled the successful renewal of several major sponsorships, and the expansion of renewable energy infrastructure at Head Office through the installation of solar and battery systems.

Additionally, we partnered in initiatives to recycle our organic waste into compost. Award-winning lending products such as the Solar Eco Loan and carbon-offset Car Loans, empowered Members to actively reduce their own carbon footprint, reinforcing our shared commitment to environmental responsibility.

**Our governance team**

We acknowledge the long-standing contribution of Mr Peter Alexander, who concluded a distinguished 16-year tenure as a Director upon his retirement from the Board at the 2024 Annual General Meeting. Peter played an integral role within our governance team, and we extend our sincere thanks for his exemplary service, dedication, and unwavering commitment.

We were pleased to welcome Ms Leonie Schulz to the Board as a newly elected Director. Leonie brings a wealth of experience, including over two decades of dedicated service and leadership with South Australia Police, complemented by extensive governance and cyber security expertise.

**Bank On Us now and in the future**

Our strategic focus remains firmly aligned with our core purpose, to improve our Members' lives by providing outstanding service and value. We are committed to sustainable, innovative growth to maintain relevance and scale in a competitive financial landscape. Our strategy centres on proprietary channel loan growth, facilitated by strong brand presence, leading value propositions, disciplined risk management, and targeted market penetration. Responsible lending practices are matched with robust funding and capital planning, with retail deposits continuing to be a cornerstone of our liquidity strategy.

Our vision is to be the credit union that best understands and fulfils the financial aspirations of our Members. As one of the strongest mutual brands in South Australia and the Northern Territory, we are well-positioned to pursue growth opportunities, deliver on our mission to be a market leader in innovative and competitive financial services.

**Thank you**

On behalf of the Board, Management, and the broader Police Credit Union team, we extend our heartfelt gratitude to our valued Members, dedicated employees, and business partners for your continued collaboration, support and loyalty. Your trust and partnership remain the foundation of our success, and we are committed to serving you with excellence, innovation, and integrity.

Alex Zimmermann  
Chairman

Costa Anastasiou  
Chief Executive Officer



OUR MT GAMBIER BRANCH PROUDLY DISPLAYING OUR 2025 KID'S ART AS PART OF THE SALA FESTIVAL



WENDY PRESENTING A LOCAL CFS BRIGADE WITH A NEW NESPRESSO COFFEE MACHINE AS A 'THANKS' FOR THEIR SERVICE



EMMA PRESENTED MITCHAM FOOTBALL CLUB WITH A \$500 GIFT CARD AS PART OF OUR COMMITMENT TO THE ADELAIDE FOOTY LEAGUE

# THE YEAR THAT WAS: 2025

And just like that, another year comes to a close! 2025 saw Police Credit Union named Australia's Best Credit Union for the third year in a row in the 2025 Mozo Experts Choice Awards. We also received several other Mozo and Finder awards during the year in recognition of our market-leading home loans, personal loans and products. We continued supporting the community through a variety of events and sponsorships, our branches became SALA exhibitions for the first time, and all while providing exceptional customer service to our valued Members.

Let's look back on the year that was...

## Community support and events

We pride ourselves on fostering partnerships with vital organisations who protect and support our local community. This year we once again supported our selfless and dedicated volunteer firefighters and emergency services volunteers through our sponsorships of the CFS Foundation and the SA SES Volunteers' Association (SASEVA). Our Relationship Managers and Branch Managers across SA delivered Nespresso coffee machines to a number of CFS brigades and SASES units to say 'thank you' for their amazing service. We celebrated our frontline volunteers on International Firefighters' Day and Wear Orange Wednesday (WOW Day) with sweet treats and BBQs across Adelaide and once again donated Poccu soft toys for comfort at SES callouts. As always, it is a joy to meet and give back to these volunteers who give up their time to protect our community.

Turning to sports, we continued our weekly tradition of visiting local Adelaide Footy League clubs to present them with a \$500 gift card as part of our sponsorship. This year, we also sponsored the 2025 Goal of the Year

Award, where the winning club, Old Ignatians Football Club, received \$1,000 in cash plus \$500 worth of Breakthrough Mental Health First Aid Training. Their winning player Liam, who kicked a goal from over 50m away, received \$1500 cash! We are very proud to support local football but to also help improve community access to mental health support.

Throughout the year, we celebrated and thanked our healthcare professionals with several activations, handing out hundreds of personal safety alarms and an ongoing alignment with the Women's and Children's Health Network (WCHN). To celebrate International Day of the Midwife and International Nurses' Day, we delivered thousands of Caramello Koalas and other goodies to SA and NT hospitals. We also organised free ice cream for healthcare workers at St Andrew's Hospital and the Women's and Children's Hospital as part of the WCHN's Party Week.

For the first time, we were excited to take part in the SALA Festival (South Australian Living Artists Festival), a state-wide celebration of visual art at all levels and mediums held each year. Our branches transformed into exhibitions, showcasing some incredible artwork created by talented young artists from our 2025 Kids' Art Competition. View this artwork yourself by grabbing a copy of our 2026 Calendar from your local branch.

To acknowledge our own Member community, a free movie night was held in September at the Piccadilly Cinema. Our private screening at SA's oldest existing cinema was a wonderful opportunity to personally engage with hundreds of Members and hand out merchandise and mini packs of Fruchocs (another SA institution).

## Giving back to our core bond of police officers

We remain committed to giving back to our core bond of police officers in SA and NT. This year we said 'thank you' through sweet treat deliveries to police stations on Valentine's Day and R U OK? Day. We also continued our partnership with the Police Association of South Australia (PASA) and Police Health through our Healthy, Wealthy & Wise Program. During the year, we organised free coffee and family-blocks of chocolate to launch the new Family Support Resources page on the PASA website which details the crucial support available for police officers and their families. This page serves as a wellbeing resource with links to key information including our own initiatives such as Your Money Plan. As part of our longstanding and Major Sponsorship of SA Police Legacy, we supported a variety of their events including the quiz night, Police Legacy Day, Triple O Ball and Blue Donut Week.

## Supporting the environment

Proudly carbon neutral for our business operations, Police Credit Union continues to strive to reduce our own environmental



CELEBRATING OUR NURSES FOR INTERNATIONAL NURSES' DAY



PAUL PRESENTING ADELAIDE FOOTY LEAGUE'S GOAL OF THE YEAR WINNER, LIAM WITH A \$1500 GIFT CARD

impact. Many of our staff volunteered their time in 2025 to take part in KESAB's Adopt a Road initiative, where they cleaned up over 70 kilograms of rubbish from designated roads around Adelaide. Staff also volunteered their time to plant trees through The Gums Landcare Group, and helped care for animals at the Freedom Hill Sanctuary amongst many other initiatives to help give back to our community and environment.

Our Members can continue to reduce their own environmental impact by opting to offset their vehicle's emissions for the life of their loan or by opting for a Solar Eco Loan, a low rate variable loan for the purchase of solar energy products, which was acknowledged in 2025 with Canstar, Finder and Mozo awards.

**Thank you to our incredible Members for an amazing year. We look forward to continuing to provide exceptional products and customer service experiences in 2026 and beyond!**



GLENN SHARING SOME SWEET TREATS WITH POLICE OFFICERS ON VALENTINE'S DAY

# Have you checked out the NEW AND REFRESHED BANKING APP?

Our Banking App has been refreshed with a revitalised look and some exciting handy features! The latest update is compatible with iOS 12.2 or later and Android 7.0 or later.

## What's new?

**A shortcut to your accounts:** View all your accounts from the new home page.

**Access your Online Statements:** View your last 12 months of Online Statements from your profile. Easily view past transactions on the go.

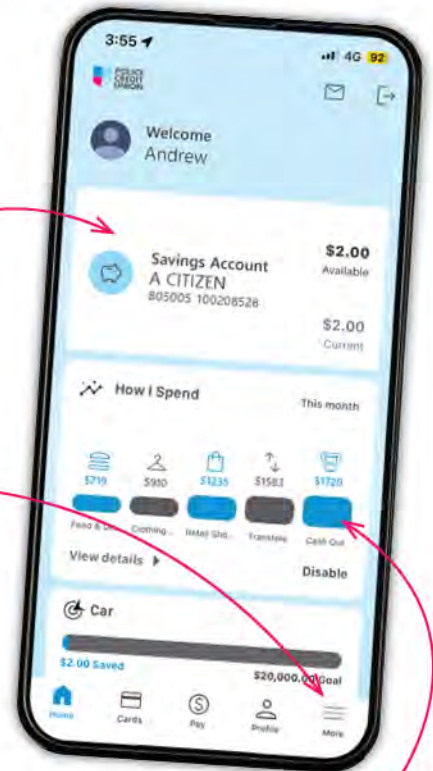
**New Mega Menu location:** Find extra settings and features (calculators, apply for a loan and product information) in a single location with our Mega Menu (three horizontal lines) on the bottom right.

**Improved transaction search:** Easily find transactions based on type, amount, details, date or time period. Look for the magnifying glass in the grey circle, in the bottom right when you are looking at an account.

**NEW feature 'Confirmation of Payee':** Confirmation of Payee is an industry-wide service that matches the account name, BSB and account number entered by a payer with the account details held by the recipient's financial institution. The payer will be able to quickly see the account match outcome, helping to avoid mistaken payments. Below are the four outcomes you could see:

<b>Match</b>		The account name entered matches the account. The account is in the name of SAM CITIZEN.
<b>Close Match</b>		There's a different name more commonly associated with this account. The account is in the name of SAM CITIZEN.
<b>No Match</b>		The account name entered does not match the account.
<b>Error / unable to confirm</b>		We could not confirm the account name match.
<b>No account found</b>		No account found. Please check with the intended recipient.
<b>Account no longer active</b>		This account is no longer active. Please check with the intended recipient.

**Quick access to your 'Savings Goals':** Find it under 'Profile' with our new feature 'How I Spend'.



**NEW feature 'How I Spend':** Track where your money is being spent each day with your transactions categorised with handy labels such as Travel & Accommodation, Groceries & Supermarket, Health & Medical and Utilities. Assess areas where you could save some extra money. Looking to apply for a loan? You'll be able to get a better idea of your week-to-week costs. Turn on this feature under 'Profile'.

Bank On Us to continue innovating our access channels, we hope you enjoy the improved convenience and security of our updated Banking App.



*Tip: Make sure you have automatic updates set up on your phone to ensure the app is updated.*

## Register for Online Banking

If the Banking App is new to you, make sure you first register for Online Banking by speaking to our staff in branch or call 1300 131 844, our friendly team will guide you through the process.

# Questions our Members ask

## OUR RELATIONSHIP MANAGERS



**Linda Ginever** is a well-known face at Police Credit Union, having been with us since 2010. First joining the team as a financial planner, she has worked in the financial services industry for over 35 years. Now, as our GO SIXTY PLUS Relationship Manager, she brings a wealth of knowledge, understanding and warmth as she helps our Members reach their financial goals.

As the dedicated advisor of our unique product package for over 60s, Linda understands how our products can benefit those over 60.

### **I'm over 60, what exactly is GO SIXTY PLUS and would it help me?**

GO SIXTY PLUS is our unique product range designed to help senior Members utilise their home assets to achieve their lifestyle and financial goals, whether it's downsizing, taking a holiday, buying a car, renovating your home, paying for medical expenses or home care services.

We also have term deposits and a Master Club account which is a flexible everyday account with no monthly or account-keeping fees and fee-free over-the-counter withdrawals, direct credits (pension, superannuation etc.).

### **Will I be able to get funding to relocate to a retirement village or aged care facility?**

We have specifically designed a 'Bridge to Retirement Loan' to assist with the move into a retirement village or to help pay for entry into an aged care facility. Security is

taken over your home via a first registered mortgage, to pay funds in advance for the retirement village unit, serviced apartment or aged care refundable accommodation deposit. This allows you up to 12 months to sell your home, at which time the loan and any interest that has capitalised to the loan is repaid. This means the pressure of a simultaneous settlement is removed and relocation can be done at your pace.

### **Can GO SIXTY PLUS provide funding to stay in my home and fund home care services?**

Yes. The Home Care Services Loan is tailored to help you remain at home with support of home service providers. For those who own their property, you can access some of your wealth to fund home care services, medical expenses, home improvements or even a new vehicle.

### **Can retirement village residents borrow?**

The Lifestyle Personal Loan is designed for those residing in an approved retirement village in SA or NT, wishing to access equity secured against the 'license to occupy', for any worthwhile purpose (excluding debt consolidation). The loan is secured with the residential agreement (Lease or Licence to Occupy) which the individual/couple has with the owners of their village. This includes their current equity, together with the future refundable amount (surrender value).

### **I need to access some additional funds but haven't sold my current property, does Police Credit Union have a reverse mortgage loan?**

A reverse mortgage, financed through Heartland Bank<sup>1</sup>, allows you to borrow against the value of your current home without having to make repayments to the loan or sell your property while you live in it. It provides a loan to homeowners aged 55 and above using a first registered mortgage on your property as security.

Compounding Interest is added to the loan balance over time because you do not have to make repayments to the loan whilst you're living in your home. Interest is charged at a variable rate and is higher than an ordinary home loan.

The loan can be taken as a lump sum or a regular income stream (for up to 10 years), and / or it can provide a cash reserve facility (which provides access to additional funds via a simplified application process) or any combination of these options.

The advanced loan amount is calculated by applying a Loan to Value Ratio (LVR) which is set by government regulation, this will depend on the value of your home and the age of the youngest borrower.

The loan is to be repaid when the home is sold, when the last borrower moves out of the home, or upon the death of the last borrower. You may repay the loan early, with no penalty for partial or complete repayment.

For more detailed information and to ensure you understand the implications of a reverse mortgage, consider consulting with a financial advisor or an accredited reverse mortgage lender. We have a referral agreement in place with Heartland Bank, and act as their agent for the purpose of assisting customers with a reverse mortgage loan facility.



**Glenn Lewis** is our Platinum Relationship Manager, and the friendly face for our Police Members. Having joined Police Credit Union in 2002, he has worked in a variety of roles including as a Member Service Officer, Lending Assessor and Team Leader.

Always armed with a good story, Glenn has vast experience in, and gets great enjoyment from personally assisting Platinum Members with buying their first car or home and so

much more. Glenn knows most of our Police Members by name!

### How can I work out how much of a deposit I need to borrow for a house?

The purchase price and associated purchase costs such as stamp duty, less the maximum amount that we can lend and any grants you may be eligible for, equals the amount of deposit required. Check out the SA and NT government websites to learn about the grants that are available ([revenuesa.sa.gov.au](http://revenuesa.sa.gov.au) and [nt.gov.au/property/home-owner-assistance](http://nt.gov.au/property/home-owner-assistance)).

However, to learn how much we can lend, it is always best to speak to one of our dedicated lenders. We can consider all factors, including how much is being borrowed compared to the value of the property and how affordable the loan will be for your specific circumstances.

You can estimate your borrowing power by using our How Much Can I Borrow Calculator<sup>^</sup> on our website [policecu.com.au/calculators](http://policecu.com.au/calculators). This calculator can help you work out what you'll need to include in your budget and the cost of repayments.

You could also book a Your Money Plan session where we will take the time to review

your banking situation, or help you apply for pre-approval. We can give you a free property report on a place that's caught your eye, so you can see the property's past sales history, median suburb prices and how long the property has been on the market.

### Can I use a guarantor to purchase a house?

We assess home loan affordability based on the prospective homeowners being able to make suitable repayments without the assistance of guarantors. However, we will consider what's called a Security Guarantee from guarantor/s. This is when a family member can offer their property as additional collateral / security. In doing so, it could reduce the deposit needed or increase borrowing power and help reduce or eliminate the need for LMI (Lenders Mortgage Insurance).

An ideal person/s offering a security guarantor has no mortgage owing on their property or a minimal amount owing in comparison to their property value. Once the borrowers' property value increases, the guarantors' property can be released as security once the borrowers' loan is 80% or less of their property value.

### How do I start the process of getting a home loan?

Trying to work out where to start can feel overwhelming but the best thing to do is to pop in for a chat or give us a call. We can discuss pre-approval, work out a budget with a Your Money Plan conversation, or do a free property report.

### I have a car loan on a high interest rate is there anything I can do?

Yes, provided the finance was solely for a vehicle, we can look to refinance your existing car loan over to one of our suitable quick, easy and low-rate car loans.

We have some of the best rates in the market for new and used cars, with fixed and variable options available, as well as the ability to pay the loan off early with no penalty!

### Get in touch

Call Linda directly on 8208 5628 or 0438 859 797, or email her at [gosityplus@policecu.com.au](mailto:gosityplus@policecu.com.au)

Call Glenn directly on 0421 243 741, or email him at [platinum@policecu.com.au](mailto:platinum@policecu.com.au)

<sup>^</sup>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).

## 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.

Bridge 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 Relationship Manager to work with you to provide better options for your retirement.

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



#BankOnUs [f](#) [@](#) [x](#) [v](#) [in](#)

[1300 131 844](tel:1300131844)

[Visit a branch](#)

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

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# Preparing for LIFE'S CHANGING SEASONS



As life moves into new chapters, our priorities naturally shift. Whether that looks like slowing down in your career, downsizing, moving closer to family or travelling, your finances may need to shift too.

Major life changes are the perfect time to review your finances and ensure you have set yourself up for how you want to live now and into the future.

Here are some steps to follow to help you plan for the years ahead.

## 1. Define your goals

A good place to start is working out what's most important to you. Do you want to be living closer to family, if so, does that mean moving house? Are you planning to travel? Will you be slowing down in your career? Are you wanting less upkeep at home?

Try writing down your top three priorities for the years ahead to get you started. A recent survey by National Seniors Australia found that people who spend time reflecting on their goals before major life changes report higher happiness and confidence levels.

Once you know what matters most, decisions about money, home or lifestyle become clearer.

## 2. Review your current lifestyle and living arrangements

Now that you know your priorities, it's time to review where you're at now and what lifestyle changes you'll need to make for the future.

Many people in their 60's and 70's are exploring the idea of "right-sizing", where they are finding a home that better suits the life they're living now. For some that may mean swapping a big block for an apartment with a view, a low maintenance town house with less gardening required, or even moving closer to family or nature. For others, it's making small tweaks to their current home, whether that be decluttering, renovating or adding solar panels to reduce energy costs.

These changes come with practical and financial benefits too, including lower maintenance costs and utility bills, the potential to unlock home equity and more time to focus on health, travel and experiences.

## 3. Access a FREE Property Report

Get access to a FREE Property Report through Police Credit Union to help you understand what your current house may be worth or the median house price in a suburb you are interested in. Give us a call on 1300 131 844 or visit your local branch today.

## 4. Get your finances future-ready

So, you've decided what's important to you and what lifestyle changes you'll need to make to get there. The next step is future proofing your finances to help you achieve these goals.

These are the types of things you may want to consider:

- Review your superannuation and consolidate any accounts.

- Check your budget and tailor this to match your lifestyle.
- Review your outgoing expenses, e.g. insurance, utilities, streaming services.
- Check whether your investment and savings still match your lifestyle goals.
- Ensure you have cash set aside for unexpected costs or opportunities.

For assistance in this area, we offer FREE and confidential Your Money Plan appointments at all our branches. These are one-on-one personalised sessions where we work with you to review your banking, expenses and budget. Our staff will help you understand your finances today so you can make informed decisions for your tomorrow.



## Consider meeting with a Financial Planner

For further assistance, consider booking an appointment with a certified Financial Planner. 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 selling and buying a new house, planning for retirement, or funding your travels. They can also help you manage debt, review your



# POLICE CREDIT UNION SWEEPS UP *more awards* ACROSS MULTIPLE CATEGORIES!



How does that old saying go, 'winner winner, chicken dinner'? Well, it was another winning year for Police Credit Union, taking home several big awards in the 2025 Mozo Expert Choice Awards in the Car Loan, Green Personal Loan and Home Loan categories. The pinnacle was being awarded by Mozo as Australia's Best Credit Union for the third year in a row.



taxation and Centrelink arrangements, and navigate insurance and superannuation 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. Get in touch with us today for a referral for accredited and reputable financial planning service providers conveniently located across metro Adelaide locations by calling 1300 131 844 or visiting your local branch.

## 5. Bring your future goals to life with Police Credit Union

Let Police Credit Union help you reach your future life goals. Through GO SIXTY PLUS, we offer a suite of products and services that have been specifically designed for those over 60, whether your goal is to downsize, stay in your current home, travel or something else entirely.

Our dedicated GO SIXTY PLUS Relationship Manager, Linda Ginever, will work with you one-on-one to determine the products and plan right for you based on your goals. Linda has worked in the financial services industry since 1990 and is passionate about working with you to maximise the potential of your assets. **Call Linda today 8208 5628 or 0438 859 797, email her at [gositxyplus@policecu.com.au](mailto:gositxyplus@policecu.com.au) and find out more at [policecu.com.au/go-sixty-plus](http://policecu.com.au/go-sixty-plus).**

# GO SIXTY PLUS

'Three' must be our magic number because we were also recognised three times in the Funder Personal and Car Loan Awards 2025 for providing our Members with exceptional value across our range of loan products.

Our Solar Eco Loan was named winner of Funder's Best Green Personal Loan and Canstar's Outstanding Value - Green Personal Loan. Judges noted how budget-friendly this loan was, with a competitive variable interest rate and no fees, which helps to lower the cost of making eco-friendly upgrades to your home. This product allows our Members to reduce their own environmental impact.

We also took out the top spot in the category of Best Car Loan – Used Cars, for our Low-Rate Car Loan (Special Offer). This product was awarded as it currently has no monthly or annual fees, offering the freedom to access free online redraws (minimum \$200). This loan also comes with the additional bonus of being able to offset your car's estimated carbon emissions for the term of your loan at no extra cost\*.

This same loan was recognised as Highly Commended in the Best Car Loan – New Cars category. The Police Credit Union Low-Rate Car Loan (Special Offer) can be used to purchase both new and used cars (or any registrable vehicle like a boat or caravan), and borrowers can also make extra repayments

without penalty to pay off the loan sooner.

On top of this, our Extralite Credit Card won gold in the category of No Annual Fee Credit Card in the 2025 Mozo Experts Choice Credit Card Awards. To select the winners, Mozo Experts reviewed 236 credit cards from 63 providers across 18 award categories. To be considered for this award, the credit cards must have an interest free period of at least 44 days and no annual fees.

A Police Credit Union Extralite Credit Card is a low-cost credit card with no account keeping fees and up to 44 days interest free.

The latest award we will be adding to our 'trophy cabinet' is a 2026 Mozo Experts Choice Personal Loans Award for our Better Car Loan. Mozo experts reviewed over 348 products from 76 lenders across 11 award categories, and our car loan stood out as a top performer.

Being recognised through these national awards reflects our ongoing commitment to delivering real value for our customers.

**Find out more about our award-winning products on our website [policecu.com.au](http://policecu.com.au).**

\*Estimated car emissions will be offset for the term of the loan and only where members opt in. Extralite Credit Card is provided by PCU. Interest free days depend on when you make your purchase, when your statement is issued and whether or not you are carrying forward a balance on your account from the previous statement period. There are no interest free days for cash advance, Bank@Post withdrawals or balance transfers.

# Unmissable places TO VISIT



Travel is often at the top of many to-do lists and a popular priority for post-retirement plans, but it can sometimes be hard to decide where to go. With so many factors to consider, we have put together a list of, what we think, are some of the more low stress yet fascinating destinations that are ideal for those over 60.

## New Zealand

Aside from the obvious fact that this destination is just a hop, skip and a jump 'across the pond' from Australia, New Zealand offers a plethora of attractions to its visitors. Breathtaking scenery, wildlife tours, a boundless range of activities suitable for all age groups... the list goes on! A popular option is hiring a motorhome and getting on the road to see what NZ has to offer, from the amazing natural wonders like Milford Sound and the glaciers of Franz Josef and Fox to the geothermal areas of Rotorua and Tongariro National Park. Want someone else to do the driving for you? Why not join a guided coach tour and remove even more of the potential hassle out of the trip!

*Tip: Like to drive yourself? Don't worry, in New Zealand, drivers drive on the left like in Australia.*



## Japan

Known for being a senior-friendly country, with its deep respect for those in the older age brackets, Japan may be the destination for you. It offers accessible transport, high safety standards, clean streets and a rich culture. Although Tokyo is iconic, we recommend heading to Kyoto where you can explore the historic temples and shrines like Kinkaku-ji (the Golden Pavilion), Kiyomizu-Dera, and Fushimi Inari Taisha (a Shinto shrine), enjoy traditional tea ceremonies, stroll through beautiful gardens or even relax in an onsen (hot spring).

## Canada

The lengthy flight to get to Canada will be long forgotten once you start exploring this vastly beautiful country. Spreading from the Pacific to the Atlantic and the furthest reaches of the Arctic Circle, Canada is one of the most naturally and culturally diverse places. Take your pick between vibrant cities like Vancouver, Montreal and Quebec City, venture into the untouched wilderness or even dive deep into the cultural and indigenous history of the country. Our top pick, jump aboard one of the infamous Rocky Mountaineer trains (there are plenty of amazing scenic routes to pick from) and see the Canadian Rockies in comfort and style.



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## Tips for planning the perfect trip

### Set your intention

Knowing the intention of your trip will not only help you narrow down your destination/s but will also help you figure out how long you want to travel for and how much you want to spend.

### The 'B' word

Implement a clear and precise budget for all aspects of your trip. However, we also recommend having a contingency for anything that may pop up along the way.

*Tip: for a travel budget or for any type of budget, you can try our calculator [policecu.com.au/calculators/budget-planner-calculator](http://policecu.com.au/calculators/budget-planner-calculator)*

### Plan, plan, plan

Planning is key for a smooth trip. Plan your travel days by including organising prebooked transfers for airports and hotels. This will save time and can also be a safer option.

*Tip: plan how you are going to access your money overseas before you leave! We have some great travel options including Cash Passport™ Platinum Mastercard® or a My Limit Prepaid Visa Card. You can even pick up foreign currency from our branches courtesy of Travelex. You can find out more about our specific travel products on our website [policecu.com.au/everyday-banking/travel](http://policecu.com.au/everyday-banking/travel)*

### Be a 'Smartraveller'

Regularly checking the Smartraveller website ([smartraveller.gov.au](http://smartraveller.gov.au)) is best practice before you head anywhere. As

well as lots of helpful information about travel, it also gives you advice on the destination you are visiting, and if there are any travel warnings in place that should be considered prior to booking.

### Get social

Join one of the many Facebook groups that exist now to chat all things travel with others from all over the world. Hear about the groups' experiences, what worked, what didn't, tips and tricks and so much more. Just remember, NEVER share any personal details, including your travel dates, for safety reasons!

*Tip: type a phrase such as 'Travel to Japan group' in the search bar of your Facebook homepage to find a group that might suit your needs.*

### Notify us!

Letting us know about your travel plans, including dates and destinations, will ensure that we don't misinterpret any out-of-the-ordinary/overseas transactions as a scam. You can notify us of your future travel plans by sending a Secure Message using the Inbox in Online Banking and the Police Credit Union Banking App (look for the envelope icon).

### Expect the unexpected

Although we can try and plan everything, our last tip is to be flexible because, really, anything can happen! For this reason, we also recommend considering Travel Insurance for your trip.



NORTHERN LIGHTS OVER THE SNOWY MOUNTAINS, LOFOTEN, NORWAY.

### Norway

Maybe a little curveball on the list but we think Norway has it all! Boat trips through the fjords, mountain and valley views from the rail, city tours, salmon fishing and even the chance to spot the Northern Lights. There are several cruise options that include Norway, making for a spectacular way to see all that Norway (and surrounding Scandi countries) have to offer.

**Wherever you choose for your next holiday, make sure your mind is set at ease by purchasing Travel Insurance and checking your insurance coverage for your house and the contents that you're leaving behind! Police Credit Union is here to help. For a free no-obligation quote, please call our insurance team on 8208 5696, visit a branch or head to [policecu.com.au/insurance](http://policecu.com.au/insurance).**

## Planning to travel?

Don't forget to cover the things you love.

Travel Insurance can offer cover for when the unexpected happens while you're jetsetting around the world. Don't forget to check your insurance cover for the things you've left back at home with a Home & Contents Insurance policy.

Call us on 1300 131 844, visit a **branch** or head to [policecu.com.au](http://policecu.com.au) for a free no-obligation quote.





# How to spot a MOBILE SCAM

Every day, thousands of Australians receive scam text messages or receive fraudulent phone calls on their smartphones. These scammers are pretending to be from a reputable company, like Police Credit Union. Whilst scams are becoming more sophisticated, there are some clear red flags to watch out for.

## Common types of mobile scams

- Police Credit Union (or another financial institution) impersonation calls or text messages— where you are asked for your personal information, told to click a link to verify your account or instructed to transfer money to another account to keep it “safe” from suspected fraudulent activity.
- Fake delivery or postage texts – e.g. “your package is waiting. Click here to track.” If you are waiting on a parcel, check the delivery status by visiting the official website of the courier or Australia Post’s website.
- Friends/family impersonation calls or texts – the scammer pretends to be a family member or friend desperate for money, pretending they have a new phone, and they need you to pay money to help them out of a crisis.
- Tech support scams – claims about your phone or computer being infected with a virus.
- Investment, lottery or gambling scams – offering big (often unrealistic) returns or prizes.

## Red flags to look out for

- Unfamiliar or misspelled sender names.
- Links that look odd, sometimes with subtle differences - e.g. police.cu.com.au (our real website address is policecu.com.au).
- Urgent language - e.g. “act now or your account will be locked”.
- Requests for personal or banking details including account passwords and PINs.

## How to protect yourself

- Never click on links in text messages or emails from unknown senders. Only click a link if you are 100% certain, the message is from a legitimate sender. If in doubt – don’t click. Police Credit Union will NEVER send you a link to log into your Online Banking in an email or text. NEVER access Online Banking through a provided link. ALWAYS log into Online Banking by visiting our official website policecu.com.au or use the official Police Credit Union Banking App.
- If a “company” calls you asking for information – HANG UP and then call them directly using the number on their official website to verify if the caller was genuine.
- Do not share personal information over text or phone unless you have initiated the phone contact.
- Install security updates on your phone to stay protected.
- Set up SMS One Time Password (OTP) via Online Banking. This is a time-limited password sent via SMS to a pre-registered mobile number. It helps to protect your funds online, because if someone is able to gain access to your Online Banking, they won’t have your SMS OTP and are therefore unable to complete external transactions. To set this up in Online Banking, click ‘Settings’ then ‘Setup Security Options’ then ‘Request’. Select your mobile number from the drop-down list. If your mobile number isn’t showing add it via ‘Contact Details’. Click ‘Request’ and then ‘Submit’.

Remember Police Credit Union will NEVER ask for your PIN or passwords over the phone.

## What to do if you suspect you’ve been scammed

- STOP contact immediately.
- Call Police Credit Union as soon as you can if you’ve provided the scammer with any details.
- Tell friends and family – scammers rely on people staying quiet.

Being cautious is your best defence for scams, ensure you pause before clicking and responding to any phone call or text message – it’s okay to ask questions. Take the time to check the person or company is who they say they are.

If you receive an SMS or any other type of communication from Police Credit Union and you’re unsure if it’s genuine, please call us on 1300 131 844 and a member of our friendly team can verify the message.



## 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.



## BEANS SAVINGS ACCOUNT

Reward your kids  
or grandkids with  
*bonus interest*  
on their savings

Our Beans Savings Account helps under 18s understand the value of saving to grow their money faster, while offering the following great benefits:

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

To find out more head to [policecu.com.au](https://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.