

#BetterBanking



JANUARY 2017 NEWSLETTER



Police
Credit Union
Better Banking

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DON'T FORGET TO VISIT
A BRANCH AND PICK UP
YOUR **FREE** COPY OF
THE **2017 CALENDAR**





A WORD FROM OUR CEO & CHAIRMAN

Police Credit Union has achieved another year of strong performance across all measures, with our promise of Better Banking resonating well with Members.

We are pleased to report a record high 93.4% Member Satisfaction Rating, 10.4% asset growth and a 13.4% increase in after-tax profit of \$4.09 million for the year.

Further, we can report that our strategic goals and financial objectives have been met and exceeded, with strong projections for future growth. This achievement is, in large part, attributed to the dedicated and talented team at Police Credit Union, who have embraced the Better Banking culture, and delivered authentic and unsurpassed service to our Members, while adhering to prudent governance and risk practices.

Whilst we have continued to develop and enhance our products and services, we have also invested in our digital and social media platforms. Examples of this include our new website and internet banking upgrade, the introduction of market-leading home and personal loans, as well as deposit products. We are fully committed to the continued delivery of innovative products and services so that we remain relevant and contemporary to our community.

We are particularly proud of our long history of success. From humble beginnings in 1970, to a proud and trusted South Australian based, customer-owned organisation with a growing presence in the Northern Territory, boasting combined assets in excess of \$1 billion. Most importantly, we have carefully managed this journey without compromising our core values of superior customer service, honesty, integrity and financial prudence. Regardless of challenging economic conditions, we remain steadfast in our commitment to facilitating Members in achieving their financial aspirations through the delivery of a customer experience that is *'second to none'*.

We are well placed to continue to provide the financial and insurance needs of our 40,000+ Members and Customers. Our purpose remains clear; to improve our Members' lives by providing outstanding value and service that enables them to achieve their financial aspirations.

And whilst financial prudence is a critical priority for Police Credit Union, we are not a business that focuses on achieving unnecessarily large profits. Our sound financial base however, allows us to invest 100% of our profits back into the business to improve services and deliver a Member experience that is *'second to none'*.

We have successfully implemented important non-financial strategies in relation to our community and the environment. We are equally proud of the positive and ethical

culture throughout our diverse workplace, where everyone feels included and valued. As a result, we have received outstanding feedback from Members across all areas of our business performance.

Summary of Non-Financial Key Performance Outcomes

Non-Financial Performance Indicator	Police Credit Union 30 June 2016	Strategic Target Achieved
Member Satisfaction Rating	93.4%	✓
Products per Member	4.97	✓
Member Value for the 12 month period	\$245.12	✓
Employee Engagement Index	87.49	✓
Average Significant Risk Score	41.4	✓
Community Contribution as % of Total Assets	0.49%	✓
Reduction in Carbon Emissions	5.05%	✓

We are particularly proud of our new record achievement in Member Satisfaction, with friendly service, a professional approach and employee knowledge being rated the top three categories. It is what sets Police Credit Union apart in a highly competitive market place.

Being a customer-owned financial institution, we recognise that our Members deserve more from us than what they'd receive from a major bank. Each year, we calculate Member Value; the monetary quantum of benefit that our Members receive. As part of this process, we undertake a detailed comparison against the major banks, giving consideration to superior service standards, better loan and deposit interest rates, free access services and fairer fees and charges. *Member Value* (as compared to major banks) was calculated as \$245.12 per Member, or an aggregate \$8.948 million, for the 12-month period to 30 June 2016.

A sense of social responsibility is central to Police Credit Union's business philosophy and is a key strategic focus. Providing meaningful and relevant contributions to our community and environment have always been a measure of our success.

Police Credit Union's 'Plant the Seed' Foundation is our commitment to playing an active role in the enhancement, conservation and sustainability of our community and



Chairman Mr Alex Zimmermann and Chief Executive Officer Mr Costa Anastasiou.

environment. During the 2016 period, we invested over \$397,000 through sponsorships, volunteer programs and charitable donations. We also support our people who take an active role in the community, providing a total of 152 paid employee hours which was donated to support important community initiatives.

While we are passionately committed to delivering *Better Banking* for all South Australians and Territorians, we have not forgotten our origins – the Police communities remain at the heart of our business. We have been a major partner of the Police Association of South Australia since our inception, and this partnership has resulted in the delivery of the “*Healthy, Wealthy and Wise*” engagement initiative.

Police Credit Union is proud to support a number of important community events and programs, including:

- The Credit Union Christmas Pageant
- Police Association of South Australia
- South Australia Police Ride Like Crazy
- SA Police Legacy Inc
- SA Police Historical Society
- Northern Territory Police Association
- Canoe for Kids in support of Police Link
- Adelaide Clipper Ship
- SIDS and Kids
- HeartKids
- PARAQUAD SA
- Neighbourhood Watch
- 1000km for Kids
- Animal Welfare League
- Walkerville Miniature Christmas Pageant
- Catherine House
- Cancer Council
- Juvenile Diabetes
- Walkerville Rotary Club Tree Vegetation Projects

As part of our pledge to operate in an environmentally sustainable manner, we are committed to reducing our carbon emissions by at least 5% each year, targeting a carbon neutral position by 2020. During the current period, we have achieved a 5.05% reduction in our carbon footprint.

For more information, visit www.policecu.com.au/annualreport to view the 2016 Annual Report online, or visit one of our branches to obtain a hard copy.

We also extend a warm thank you to our Members for attending the 2016 Annual General Meeting, which was held on 25 November, 2016. We are pleased to advise that all resolutions were approved by Members. We congratulate Directors Peter Schar and Andy Dunn on their successful re-election, and extend a warm welcome to Tom Scheffler as the newest member of the Board.

We also offer commiserations to Tony Rankine who was unsuccessful. Tony has made a significant and outstanding contribution during his 12-year tenure as a Director, and we thank and acknowledge him for his tireless efforts, sound leadership, strength of character, camaraderie and his enormous and positive contributions to the successes of your Credit Union.

At Police Credit Union we have been, and always will be, focused on putting the owners of our business, our Members, first. We will continue to deliver compelling value propositions through a range of flexible and highly competitive financial products and services while contributing to the ongoing support of our communities.

This is our Better Banking promise.

On behalf of the Board, Management and all Employees we thank our Members, friends and business partners for your continued advocacy, support and trust.

Mr Alex Zimmermann
Chairman

Mr Costa Anastasiou
Chief Executive Officer

02

A BETTER COMMUNITY

Police Credit Union staff enjoying themselves on the Toby Toy Truck float at the Credit Union Christmas Pageant.

At Police Credit Union we are committed to playing an active role in the conservation and sustainability of our community and the environment. Our sense of social responsibility has always been a measure of our success and something that we are very proud of maintaining.

The Credit Union Christmas Pageant has long been a highlight on the Police Credit Union calendar. We love supporting an event that brings such joy and happiness to so many South Australians. In fact, we extended our sponsorship of the event for a further three years – we just can't get enough. And neither can our staff.

In 2016 over 260,000 smiling faces watched on as Police Credit Union staff and their family members participated in all of the fun – on floats, clowning around and even holding the banners. You might have seen us on the Alice in Wonderland, Robot Family Christmas or Toby Toy Truck floats, or you may have seen our friendly volunteers and Poccu as they handed out our famous blue Christmas hats.

On Sunday 15 January, 2017 Lightsview Ride Like Crazy will take place and Police Credit Union staff will be taking part in the challenging yet heartwarming event. Along with our eager staff, hundreds of riders get involved in the cycle (either the full distance of 107.5km or the half distance of 51.24km) starting from Unley. With its police ties, tireless fundraising efforts and the continued promotion of the need to fight against cancer, we are proud to sponsor this worthy event for what will be the seventh year in a row.

Canoe for Kids is one of our initiatives designed specifically to raise money in support of the Blue Light Police Link Program. The purpose of the Blue Light Police Link Program is to spend time with kids who are in hospital and create a distraction from their illness, all while teaching them about community safety. Our staff members love getting involved in the paddle along the River Murray, starting at Purnong and finishing in Mannum! And, after raising a massive \$7,000 in the 2015 paddle, Canoe for Kids will be making a comeback in early 2017!

We are proud to associate ourselves with a unique and important part of South Australia's history – The Clipper Ship *City of Adelaide*. As the world's oldest clipper ship, one of only two surviving composite clipper ships and the most important existing historic ship in Australia, it is worth visiting the port at Port Adelaide to experience this piece of our history.

Police Credit Union has had a long running association with Adelaide's community radio station, Fresh 92.7. More than just a radio station, this integral part of Adelaide's culture has a focus on educating and offering learning opportunities for those wanting to enter the industry. Whether it's training people to become journalists, producers, announcers, DJs,



A. CEO, Costa Anastasiou with Fresh 92.7 breakfast hosts, Ben and Liam celebrating Police Credit Union becoming the first ever 'Fresh WorkMate'.

B. The Clipper Ship City of Adelaide in the port at Port Adelaide.

C. Poccu visited Burnside Primary School to help present the medals and Police Credit Union drink bottles to children who completed a marathon.

audio engineers, or supporting their musical careers through airplay, and the Contemporary Music Program, we want to work with them to ensure that they are able to continue their efforts into the future.

To further show our ongoing support, we recently became the first ever Fresh WorkMate by funding and signing up all of our employees to become Fresh Mates. The Fresh Mate program works to keep the community based, local radio station on air. They rely on their loyal listeners to 'donate' to the station by becoming a Fresh Mate and once signed up, their 'Mates' are looked after, with on air birthday shout outs, invitations to events and other exclusive offers.

Not forgetting our grass roots, we also support a number of local sporting clubs and community events in both SA and NT. From basketball and football teams, to schools, we are committed to making a difference in our community. In October we were invited to attend a very special presentation at Burnside Primary School's assembly. Having donated some of our drink bottles for every runner who achieved 21 kilometre status in their marathon event, the school wanted to take the opportunity to thank us.

Who better to represent us at the assembly, than our very own Poccu! He went along to help the other special guest, Jess Trengove, who is a two-time Olympic marathon runner and a Commonwealth Games bronze medallist, hand out the medals to the students who completed the full marathon distance of 42.2km – what an accomplishment!

For over 50 years, Barkuma has worked alongside people with a disability, supporting them in gaining successful employment, transition services, community living, training, counselling and advocacy. We are proud to be partnering with this worthy initiative.

We will be developing an ongoing Work Skills Assessment program which aims to provide meaningful work experience opportunities to individuals supported by Barkuma. Each month, a new individual will join Police Credit Union and undertake a work experience opportunity. From there, we have committed to employing an individual through the Work Experience Program. This is just another part of our commitment to building better communities through our diversity and inclusion program.

To find out more about our community involvement, visit policecu.com.au/community or our Facebook page.



03

EVERYONE DESERVES BETTER

Inspired by our values-driven commitment to superior service, honesty, integrity and financial prudence, we promise to deliver a Better Banking experience for all our Members.

Unlike the big banks, our profits go back to our Members to give you better rates, better service, better products and better Member value. That's why we have a consistently high Member Satisfaction Rate – with 2016's figure of 93.4% being one of the highest yet!

With some of the most competitive home loan and personal loan rates in the country, as well as Australia's lowest rate credit card, SoLo, we really do strive to give everyone better. In saying this, it is always nice to be recognised for our efforts at a national level.

In November we pipped the big banks and larger credit unions to take home 5 Mozo Expert's Personal Loans Awards including the big one - **Personal Loan Lender of the Year!*** We also took home the awards for the best:

- Car Loan (Fixed Rate Car loan)
- Used Car Loan
- Unsecured Personal Loan
- Excellent Credit Personal Loan

So, when you ask yourself, "Can I do better than the banks?" our response is, "With us, you can".

We continue to give you Better Banking tips on how to prepare everything you'll need before you apply for a loan, supporting community events including the Credit Union Christmas Pageant, giving you the value that you deserve... We are always looking for ways to make your experience a better one.

And, as consumers continue to show their discontent towards the banks, credit unions stand up to be the better alternative, further proven with the majority of the Mozo Award winners coming from the customer owned sector.

As a proud Credit Union, we work hard to provide a service that is second to none. We know that this is what makes us better than the banks.

Need more proof? Check out our video on why we're better than the banks by heading to policecu.com.au/about/better-banking

Terms, conditions, fees, charges and lending criteria apply. *Source: <https://mozo.com.au/expertschoice/best-personal-loans>

04

NOW'S THE TIME TO GET EXCITED ABOUT TRAVELLING

With the cold weather long gone and summer officially here, we are in for some sunny skies ahead! And with all these warm days upon us, travelling is at the top of most people's priority list.

So how do you start the holiday process? The first step is to budget! Start working out how much you have to spend and go from there.

If your next holiday is still a few months away, start putting small amounts aside every week. It all adds up in the end. Plus, you can even talk to us about organising a personal loan to help fund your trip. Whether you're considering an overseas holiday or a local trip and need some extra cash, contact us to check your eligibility.

Once you have decided the destination and booked your next holiday, what is the next step? The answer is plain and simple - travel insurance! Whether you are venturing near or far, one of the most important things to pack is the peace of mind that comes with travel insurance. Some people only think about all the great things to do with their holiday but forget to make a plan just in case something goes wrong. Your luggage could get lost, your flights could get cancelled, or even something more serious, like a surprise visit to the hospital.

There is a common saying by many, "Never leave home without travel insurance". Whether you are holidaying within Australia or abroad, travel insurance truly does become your new best friend.

Hospital fees, replacement costs and rescheduling missed flights could easily turn into a very expensive affair, but with travel insurance you may be covered if something goes wrong. Around 75% of Australians currently buy travel insurance before heading overseas. This is a good result but that leaves 25% of travellers without a safety net in case something unfortunate occurs.*

Police Credit Union can help with all things necessary to put you at ease while travelling abroad. Not only can we help with a number of travel insurance options, but we can help organise travel credit cards and foreign currency to ensure you're all equipped for your next holiday.

Also, don't forget to notify your local branch of your travel plans, especially if you are heading away from Australia. It allows us to be your second pair of eyes and monitor your card for any possible fraud along the way. Holidays are all about relaxing and unwinding – so let us do all the work for you if something ever goes wrong.

**For more information call us today on
1300 131 844, visit your local branch or go to
policecu.com.au/travel-insurance**



EVEN BETTER ACCESS OPTIONS



An ever changing platform, we know that your digital journey with Police Credit Union is an important one... So we strive to always do better for you.

Say hello to a new MoneyMate...

In order to continue on an even Better Digital Journey, we will be launching a new MoneyMate app in 2017.

With its new features, easy to follow navigation and very cool look, we are proud of this addition to our suite of products making your banking experience with us, better!

The upgrade will see a much more interactive interface with access to do a lot of your banking using the app – check your accounts, transfer funds, pay bills, browse through our wide range of products and find an ATM. With our new 'manage your cards' functionality you can lock your cards should you lose them to avoid unauthorised transactions and then unlock them when you find them again!

There is even a savings goal feature. Keep yourself motivated by setting a savings goal that is linked to one of your accounts.

Watch your progress as you add more money to the account and get closer to your goal!

If you want to know more about our Better Digital Journey then visit policecu.com.au/access/a-better-digital-journey

IVY Phone Banking just got even better...

We know that having access to your accounts 24 hours a day, 7 days a week makes life easier.

You can already use our automated telephone system to pay your bills, plus handle your other banking needs. And now, you can even activate your cards with a simple phone call!

If you want to know more about IVY Phone Banking then visit our website and search 'IVY'



INTRODUCING... AUSTRALIA'S LOWEST RATE CREDIT CARD

You won't find lower than SoLo.

The festive season is all about spending time with family, friends and loved ones, but it can also mean spending money. Too much money! From the Christmas presents, to the food, it can all lead to a blow out – not the ideal way to kick off your new year!

Don't spend the rest of 2017 trying to make up for it, and start looking for ways to save, get Australia's lowest rate credit card instead!

SoLo is Police Credit Union's leading-edge product that will make your new year, even better!

With a rate of 6.99%P.A. and no annual fees, we aren't the only ones raving about this...

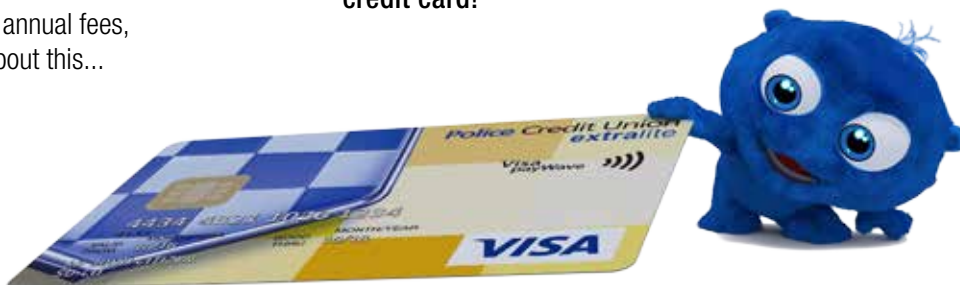
Even mozo.com.au, the online money saving zone, have recognised this card has the lowest rate in Australia!*

With no gimmicks and no interest free days, this card is best suited to those who don't pay their balance off in full each month. It's just a rate that is SO low!

Other advantages include:

- No annual or monthly fees
- No transaction fees on your credit purchases
- 24/7 global access
- Guardian Fraud Protection Services for secure transactions

Make a better choice this new year and give us a call on 1300 131 844 to find out more about our SoLo credit card!



07

REAP THE REWARDS IN RETIREMENT

So you've made it past sixty. You've done the hard yards, worked hard and, hopefully, saved hard. And now, it's time to reap the rewards.

Stepping into retirement should be the beginning of a wonderful stage of your life. You have more time, more freedom and more of an idea of what you want to do.

For some people it might be climbing Mount Kilimanjaro, travelling across Australia in a Winnebago, spending more time with the family or just enjoying the lifestyle that you know you deserve. And wouldn't it be great if there was something that could help you do more than just dream about these things... That's why we've created **GO SIXTY PLUS**.

This specialised membership package is specifically tailored for over 60s. Its unique benefits, services and products are all there to help you maximise the potential of your assets so you can enjoy the lifestyle you've been looking forward to. After all, you've earned it.

Achieve your goals and aspirations but still have peace of mind and security within your lifestyle. We have a dedicated advisor who will work with you and for you, to get to know you, to greet you at a branch and to be the voice on the other end of the phone.

Master Club¹

When you've reached the stage where you want everything to work, make sense and be easy, especially when it comes to banking, Master Club is for you!

Manage your money without fuss, access funds when and wherever you need to and have payments coming in and going out automatically.

Master Club takes care of your everyday finances, and rewards you with more flexibility, better rates and less fees.

With no monthly or account keeping fees on any account, fee-free over the counter branch withdrawals, internet and phone banking and even a 0.1% bonus interest on all fixed term deposits, Master Club helps you enjoy every day knowing the 'everyday' is being taken care of.

Home Equity Release

Freeing up equity in your home can be a big decision, particularly since you've spent so long accruing it. However, with careful planning, it can work very well and make a real difference to the way you live.

You have a choice between two types of home loans - Standard Mortgage² or the Reverse Mortgage^{2,3}.

Bridge to Retirement²

This gives you the time you need to make your next move. It provides you with funds to pay the 'licence to occupy' in advance and then allows you up to 12 months to sell your home, at which time the loan is repaid.

This variable rate loan available to anyone who owns their home outright (or has substantial equity in their home), is the key to preparing properly and without stress.

Lifestyle Personal Loan²

GO SIXTY PLUS Lifestyle Personal Loan is an exclusive product to Police Credit Union.

It allows you to draw down from a lump sum, either in small, regular amounts (as an income supplement) or in larger chunks for bigger purchases. Or, you can do both.

The lump sum amount is calculated against the investment you have in your lifestyle village.

Better planning

Bill Paying Service⁴ – we pay bills on your behalf from your nominated account. We can even pay them when you're on holiday. Each month you will receive a statement of paid bills. You can add or remove billers whenever you like.

Information Seminars⁵ – we hold regular seminars on retirement planning, financial planning and other retirement related topics.

To find out more head to policecu.com.au/go-sixty-plus

¹ Any advice herein does not take into account your personal objectives, financial situation or needs. Please consider your circumstances and the Information Statement available from PCU to decide if the product is right for you.

² Terms, conditions, fees, charges and lending criteria apply. Full details available upon application. Not available for online applications.

³ Provided you observe the terms and conditions of the Heartland Reverse Mortgage, you will not owe more than the net sale proceeds of your home and you can stay in your home for as long as you choose. Applications for a Heartland Reverse Mortgage are subject to our loan approval criteria. Full terms and conditions will be included in any loan offer. Fees and charges apply. Credit provided by ASF Custodians Pty Ltd (ACN 106 822 780 Australian Credit Licence No. 386781) or Seniors Finance Custodians Pty Ltd (ACN 603 141 706 Australian Credit Licence No. 476140).

⁴ Terms, Conditions, Fee and Charges apply. You must have sufficient available funds in your account at the time of the intended bill payment, and you must allow for payment processing times of your Bills. PCU will not be responsible for any late payment fees, additional charges or penalties imposed on you by a payee as a result of a Bill not being paid by the due date.

⁵ Bridges Financial Services Pty Limited (Bridges). ABN 60 003 474 977. ASX Participant. AFSL No 240837. This is general advice only and does not take into account your objectives, financial situation and needs. Before acting on this advice, you should consult a financial planner. In referring members to Bridges, Police Credit Union Ltd ABN 30 087 651 205 AFSL/Australian Credit Licence 238991 does not accept responsibility for any acts, omissions or advice of Bridges and its authorised representatives.



SUPER REFORMS AND YOUR HASSLE-FREE RETIREMENT

Retirement is like an exam; the earlier you start preparing for it, the greater chance of success...

We all have to retire eventually, and part of the retirement process is working out whether we'll have enough superannuation to ensure we have a comfortable retirement lifestyle. Major changes to the rules affecting superannuation will mean that, for many of us, our retirement will probably look very different to that of our parents' generation.

As the Federal Government's superannuation reforms have been rolled out, there is no doubt that there will be an increase in responsibility placed on ourselves to fund our own retirement.

So how do we plan for a hassle-free retirement with these changes in mind? First it is important to know what the changes, being introduced on 1 July 2017, will include:

- Lower concessional (before tax) contributions cap
- Lower non-concessional (after tax) contributions cap
- Removing the earnings exemption for assets backing transition to retirement pensions
- Removal of the anti-detriment payment

It's definitely time to start thinking ahead, to build your retirement savings to support your lifestyle goals and feel comfortable about the amount that you will have when you retire. And, because superannuation is still an excellent retirement savings vehicle despite these pending changes, it is very important that you understand how these changes could affect you.

For example, for those who are close to retirement, there may be an ability to access your super in a limited fashion through a transition to retirement pension, which can have a positive effect on the amount of superannuation savings you eventually have in retirement. Currently, income and capital growth on the investments behind a transition to retirement pension receive the same tax treatment as a full retirement account based pension, meaning these earnings are tax free. From 1 July 2017, investment earnings on assets invested in a transition to retirement pension will be taxed up to 15 per cent – in line with existing tax rates on accumulation funds.

As you start to think more about your retirement and how the changes could impact your super, you may have questions that you need answered. These changes could also mean that other opportunities will arise and you may want to make sure that you aren't missing out. Or you may just be worried that you won't have enough super to live the life that you have planned after retirement.

Either way, wouldn't you want peace of mind knowing that you have the support of a strong financial planning network, able to provide you with a tailored financial plan to meet your personal needs, both now and in retirement? We have developed a relationship with Bridges Financial Services to offer our Members personal, comprehensive financial planning advice. Bridges is one of Australia's largest national financial planning groups, with over 160 planners in 60 offices across Australia.

So, why not take the first step to achieving your financial future? Speak to your Police Credit Union Financial Planning team on 1300 131 844 today and arrange an appointment. The initial consultation is complimentary and obligation-free.

09

BEANS

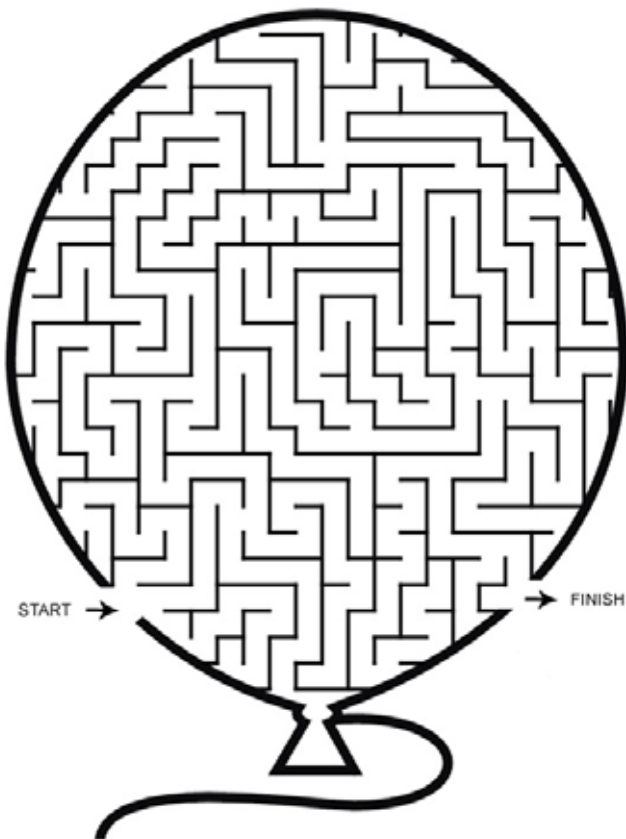
A BETTER SAVINGS ACCOUNT!

The value of money is definitely an important lesson to learn and that's where Beans comes in...

A Beans savings account can teach your kids and grandkids the value of money, and the value of the things they want. It is a better savings account for kids and teens because all of the features are geared towards helping them achieve their dreams.

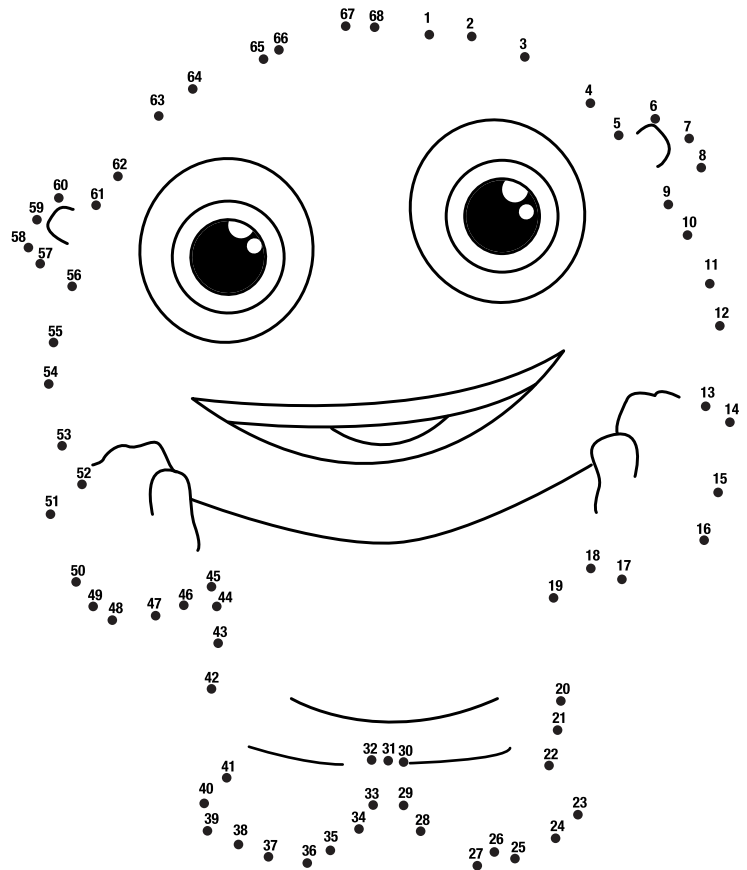
With no monthly account keeping fees, no minimum balance, plus bonus interest when they deposit a minimum of \$10 and make no withdrawals each month, Beans really is the best way for your kids or grandkids to watch their money grow (in an account and not on trees)!

COMPLETE THE MAZE



CONNECT THE DOTS

Who do those great big eyes and friendly smile belong to?



Can you find the ten words that are hidden in this puzzle?

B	X	F	G	L	P	S	A	V	I	N	G	S	I
E	E	A	R	C	V	H	J	N	R	T	Q	W	A
A	P	T	U	J	D	P	J	A	Q	T	F	D	C
N	O	G	T	N	G	O	U	C	E	F	U	P	H
S	C	H	L	E	F	P	N	O	R	X	T	E	I
Z	T	S	R	C	R	K	R	M	T	M	U	R	E
S	U	N	E	E	T	B	E	M	Y	L	R	G	V
P	L	U	S	A	R	W	A	U	U	I	E	X	E
P	Y	D	R	E	A	M	J	N	N	R	Z	U	Y
O	F	I	N	C	I	Z	A	I	K	T	G	T	E
C	X	B	O	P	E	R	M	T	H	I	R	R	R
C	W	V	A	L	U	E	R	Y	D	P	N	E	S
U	A	S	H	B	D	J	E	Q	A	L	A	G	D
X	I	S	E	R	V	I	C	E	Y	A	W	S	I

BEANS
BETTER BANKING
POCCU
SAVINGS
COMMUNITY
VALUE
FUTURE
SERVICE
ACHIEVE
DREAM





GO SIXTY PLUS

You've made it past sixty. It's an achievement. You've done the hard yards and now it's time to reap the rewards.

For more information call **1300 131 844** or online at **policecu.com.au**

Live life better.



Police
Credit Union
Better Banking