



We're proud of our reputation



It's built on caring about your financial wellbeing. Have they earned theirs?

Which investment institutions or schemes have recently been put into administration? Reputations are sometimes bought and not earned as investors in these institutions or schemes are starting to find out.

Further, recent media has demonstrated how so called brokers, or privately owned non ADI's lenders continue to fail in their promises and who have traded on a reputation built on advertising and not a history of performance. Our reputation is built on 38 years of caring about your financial wellbeing.

You see, we've survived because of our prudence and commitment to be here today and tomorrow. We have done this because we exist to protect your investments and to further benefit you as a member in your long term

relationship with us. This commitment is not only about your deposits, but is just as important when it comes to loans.

We are proud to have earned our reputation and acknowledge our right to be judged with confidence by the Federal Government which has endorsed your credit union as an ADI along with other deposit taking institutions with its deposit guarantee?

So next time you're thinking of investing or borrowing, consider the price of a reputation and the cost you may have to bear.

If you believe in our reputation then recommend us to your friends and family. This is our best form of advertising.

Business Hours

Please note our business hours are now between 8.30am to 4.30pm Monday to Friday.

iComm Internet Banking

Register and start saving time and money.



Member News

June 2009 Winter Edition

[Transcomm Credit Co-operative Ltd](#) trading as

Transcomm Credit Union
ABN 54 087 651 750
AFSL 245606

99 King Street,
Melbourne VIC 3000
Phone (03) 9629 4484
Country Vic 1800 013 042
Fax (03) 9629 4905

BSB 704-165

[Member Services & Loans](#)

Fax (03) 9629 4130

[Hours of Business](#)

8.30am - 4.30pm Monday to Friday

[Reporting a Lost or Stolen Card](#)

Office hours - Member Services Dept
(03) 9629 4484

After hours - 1800 252 149

[General Enquiries](#)

enquire@transcomm.com.au

[Loan Enquiries](#)

loans.dept@transcomm.com.au

[Member Services](#)

member.services@transcomm.com.au

[Website](#)

www.transcomm.com.au



iComm
Internet Banking



Yes we do home loans

It may seem a strange statement to make, but it's amazing how many times we've heard the line – 'I didn't know you do home loans'. Not only do we do them, we think it's hard to beat our superior personal service, product features and our competitive rates.

So now that you know, there are no excuses.

So if you don't have your home loan with us, we'll assume you didn't know we did them. So now that you know we do, is it time to consider refinancing with us? Speak to us today.

Tax Time Again

Please retain the statement issued in a safe place as it contains the interest earned and the interest charged for the financial year 2008/09. You may need this information when preparing your tax returns.



Advance Notice of 38th AGM

Please note: The proposed date for the Annual General Meeting is 12 November 2009. The time and venue will be announced in our September 2009 Spring Newsletter.

Election of Directors
Nomination for Board of Directors – Notice is enclosed.

Rule 21

Off-set debt owed against Redeemable Preference Shares or Deposit Account

In accordance with Rule 21 of our Constitution, members are advised that the Credit Union may off-set a Member's credit balance in a deposit account for any debt owed by the member to the company.

YES We do personal loans

We offer car loans and consolidation loans, personal loans for any worthwhile reason.

You get great competitive rates, without the hassles and there are no monthly account service fees as you would generally pay at the big 4.

Yes, we say yes more often.



Savings and Investment Rates

Interest rates current as at 01 March 2009

On Call Savings ²		Christmas Club Account ¹		30 Day Notice of Withdrawal ³	
\$50,001 and over	2.00%	\$1 and over	2.00%	\$40,001 and over	3.00%
\$30,001 - \$50,000	1.00%	Achiever Savings ³		\$10,001 - \$40,000	2.50%
\$5,001 - \$30,000	0.50%	\$200 and over	3.00%	\$5,001 - \$10,000	2.00%
\$1 - \$5,000	0.25%	Rainy Day Account ³		Pensioner Deeming Account ²	
Access Account ¹		\$10,000 and over	3.50%	\$41,001 and over	4.00%
\$5,001 and over	.25%			\$1 - \$41,000	3.00%
\$1 - \$5,000	Nil%				

1. Interest is calculated on the minimum monthly balance.
2. Interest is calculated daily on that part of the balance within the tiered rate.
3. Interest is calculated daily and paid on maturity.

Monthly Income : Fixed Term Account

	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$49,999	\$50,000+
12 months	2.00%	2.50%	3.00%	3.00%
24 months	2.00%	2.50%	3.00%	3.00%

Interest is calculated daily and paid by cheque or compounded monthly. Minimum balance of \$5,000 must be maintained.

Term Deposits

	\$500	\$5,000	\$10,000	\$25,000	\$50,000
	-\$4,999	-\$9,999	-\$24,999	-\$49,999	-\$400,000
3 months	2.00%	2.25%	3.00%	3.50%	3.50%
6 months	2.00%	2.25%	2.75%	3.00%	3.00%
9 months	2.00%	2.25%	2.50%	2.75%	2.75%
12 months	2.00%	2.50%	2.75%	3.00%	3.00%
24 months	2.00%	2.50%	2.75%	3.00%	3.00%

Interest is calculated daily and paid on maturity.

Loan Rates

	amount	term	annual rate	*comparison rate	
Home/Equity Loan	\$150,000	25yrs	5.70%	5.77%	* Care should be taken in using this comparison rate. The comparison rate is accurate only for the example given as other factors including government fees and charges, redraw fees or fees for early repayment, may influence the final cost of the loan.
Investment Loan	\$150,000	25yrs	5.70%	5.77%	
Reverse Mortgage Loan	\$150,000	25yrs	5.70%	5.84%	
New Car Loan (Conditions Apply)	\$30,000	5yrs	9.40%	9.58%	
Personal Loans					
- unsecured	\$20,000	4yrs	12.20%	12.54%	
- unsecured	\$10,000	3yrs	13.20%	13.90%	
- unsecured	\$5,000	2yrs	14.90%	16.41%	
Flexicredit Loan			14.90%		

These rates are per annum and current at the time of going to print and subject to change and conditions as outlined in our Terms & Conditions booklet which can be obtained from Head Office or by ringing 9629 4484. Loan rates are variable.