

Spread the NEWS

We're 100 per cent focused on delivering benefits to our members



The success of Transcomm directly benefits our members. By promoting and referring us to your family, friends and work colleagues means that we can grow our business and return the benefits back to you and to them. Rather than throw this newsletter out, pass it on to a prospective member who may be pleasantly surprised to see how good our interest rates are.

It doesn't stop at interest rates. Our quality of service is something we can't advertise. Credit unions rate high in customer satisfaction surveys because being a member not just a number is important to all of us. But how do we get our message out there.

It is often said that credit unions are the best kept secret of the financial services industry. Help us spread the message, your referral is our best advertising.

Member News

September 2007 Spring 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 - 5pm 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

iComm Internet Banking

Are you registered?

Once you've registered, convenience takes a quantum leap forward. With this convenience comes savings.

Pays bills with Bpay, transfer funds within your membership, view your accounts, check your balances at your leisure and at any time.

Notice to Members

Enclosed with this newsletter is:

- Notice of the Thirty-sixth Annual General Meeting of Transcomm Credit Co-Operative Limited ABN 54 087 651 750 which will be held at the Spencer Room, VIBE Savoy Hotel, 630 Little Collins Street, Melbourne, on Thursday, 8th November, 2007 at 10.30am.
- Notice re Annual Accounts.
- Proxy Form

Please note that a member who is a minor may not vote or hold office in the Credit Union although the above notices are enclosed in their mail.

Thank You Mr. Smith

On behalf of the Board of Directors, Management and Staff, and in particular on behalf of all of our members, we thank you for the dedicated service you have given to our wonderful credit union.

For nearly 36 years, Graeme has been instrumental in making the credit union what it is today. From its early days, Transcomm has supported members in their financial needs, often when they were rejected by the mainstream banks and were directed to the more expensive finance companies for their loans.

A lot has changed since those early days, but our commitment to you, our members is best illustrated by the representation and dedication of people like Graeme who put people before profit. It is the philosophy of a mutual - that of serving our members financial needs that makes us unique in the banking landscape. It is the satisfaction of meeting this purpose that no doubt motivated Graeme to contribute so much to our success today.

Graeme, with your wife Heather, enjoy your retirement and know that you are one of the cornerstones in making the credit union the strong and financially stable institution it is today.

Kevin F. Morgan
CHAIRMAN

Spring into Christmas



Why let the pressures of Christmas give you a New Years hangover.

If your Christmas Club Account won't stretch far enough to give you that holiday you need, or maybe its time to change the car or buy that boat or caravan; or perhaps you're just juggling too many debts. We might have the loan to suit. Whether it's a new loan that is needed or simply a consolidation that is required, talk to us to see how we can help.

But if you have money to invest, our new term deposit rates may make you think Christmas has come early.

Simply call 9629 4485

Savings and Investment Rates

On Call Savings		Christmas Club Account		30 Day Notice of Withdrawal	
\$50,001 and over	4.00%	\$1 and over	2.00%	\$30,001 and over	5.50%
\$30,001 - \$50,000	3.00%	Achiever Savings		\$10,001 - \$30,000	4.00%
\$5,001 - \$30,000	2.00%	\$200 and over	4.00%	\$5,001 - \$10,000	3.00%
\$1 - \$5,000	1.00%	Rainy Day Account		Pensioner Deeming Account	
Access Account		\$10,000 and over	5.75%	\$39,401 and over	5.50%
\$5,001 and over	.25%			\$1 - \$39,400	3.50%
\$1 - \$5,000	Nil%				

Monthly Income : Fixed Term Account

	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$49,999	\$50,000+
12 months	4.00%	5.25%	5.75%	6.25%
24 months	4.00%	5.25%	5.75%	6.25%

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

Term Deposits

	\$500-\$4,999	\$5,000-\$9,999	\$10,000-\$24,999	\$25,000-\$49,999	\$50,000+
3 months	3.50%	4.00%	5.75%	6.50%	6.75%
6 months	4.00%	4.50%	5.75%	6.25%	6.50%
9 months	4.00%	4.50%	5.50%	5.50%	6.00%
12 months	4.25%	5.25%	6.50%	6.50%	6.50%
24 months	4.50%	5.50%	6.00%	6.25%	6.50%

Interest is calculated daily and paid on maturity.

Loan Rates

	amount	term	annual rate	*comparison rate	
Home/Equity Loan	\$150,000	25yrs	8.25%	8.32%	* 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	8.25%	8.32%	
Reverse Mortgage Loan	\$150,000	25yrs	8.35%	8.57%	
New Car Loan (Conditions Apply)	\$30,000	5yrs	8.90%	9.08%	
Personal Loans					
- unsecured	\$20,000	4yrs	11.9%	12.22%	
- unsecured	\$10,000	3yrs	12.9%	13.58%	
- unsecured	\$5,000	2yrs	14.9%	16.41%	
Flexicredit Loan			14.9%		

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.