

## 40 CELEBRATING YEARS

It's often said, you don't last in business unless you're doing something right. To last 40 years is indeed some kind of success. Equally, it is important to say that the continuing support of you our members has a lot to do with it as well. Transcomm has built its reputation on its integrity and on remaining honest to the core focus of serving our members financial needs. Our member satisfaction level is simply a by-product of not losing this focus.

Thank you to all our Staff (past and present) and to all the Directors who have contributed so much of their time over the past 40 years. Thank you to our Members for supporting your Credit Union as we look forward to celebrating our 50th year.

*We've certainly come a long way from wearing satin, cheese cloth, platform shoes and bell bottoms.*

KF Morgan | CHAIRMAN

## Company & Contact details

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



## Is plastic fantastic at 20% interest rates?

As convenient as credit cards are for the Christmas period, over exuberance comes at a hefty price. That price is in the form of the excessively high interest charges on credit cards and the balances outstanding. Refinance this debt and consolidate other smaller debts into one simple monthly repayment and get your finances back on track.

Check out our Personal Loan rates and see how you can save.

# Well done NAB?

That seems to be the message the media is preaching after they withdrew their early discharge penalty fees and deferred establishment fees. Record profits can do this for you, or is it the introduction of the new credit regulations banning such fees; whichever.

Welcome to the past. Transcomm has been free of these kinds of fees and hidden charges on our housing and personal loans since 'Johnny was at kinder'. It hasn't been our practice to lock you into a loan with penalty fees to keep you. Our aim is to get you into

your home and out of mortgage as quickly as possible, and if for whatever the reason you wish to move on, no strings attached, it's your call.

25 years is a long time to commit to someone. So if you think about it, would you rather a long term relationship with current 'we want your business' banks promise, or to us based on our past performance.

Take advantage of our 100% offset facility on your home loan and save money and own your home sooner with a Transcomm home loan.



## Take control of your finances and consider opening a 2011 Christmas Club Account.

Alternatively, view our range of savings and term deposit accounts and make the effort to put something aside regularly. Start a savings habit and pretty soon you'll be on top of your finances.



[www.transcomm.com.au](http://www.transcomm.com.au)

## Public Holiday Closure over the Easter and ANZAC Day period

Please note that we will be closed on the following days:  
22nd, 25th and 26th of April 2011



## Savings and Investment Rates

Interest rates current as at 01 December 2010

### On Call Savings <sup>2</sup>

\$50,001 and over	2.00%
\$30,001 - \$50,000	1.00%
\$5,001 - \$30,000	0.50%
\$1 - \$5,000	0.25%

### Access Account <sup>1</sup>

\$5,001 and over	.25%
\$1 - \$5,000	Nil%

### Christmas Club Account <sup>1</sup>

\$1 and over	2.00%
\$200 and over	3.50%

### Achiever Savings <sup>3</sup>

\$10,000 and over	4.50%
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### Rainy Day Account <sup>3</sup>

\$10,000 and over	4.50%
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### 30 Day Notice of Withdrawal <sup>3</sup>

\$40,001 and over	4.50%
\$10,001 - \$40,000	3.00%
\$5,001 - \$10,000	2.00%

### Pensioner Deeming Account <sup>2</sup>

\$42,001 and over	4.50%
\$1 - \$42,000	3.00%

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%	3.00%	5.00%	6.00%
24 months	2.00%	3.00%	5.00%	6.00%

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 -\$400,000
3 months	2.00%	2.50%	3.25%	4.50%	5.50%
6 months	2.00%	2.50%	3.50%	5.00%	6.00%
9 months	2.00%	2.50%	3.50%	5.00%	5.50%
12 months	2.00%	3.00%	4.00%	5.50%	6.00%
24 months	2.00%	3.00%	4.00%	5.75%	6.25%

Interest is calculated daily and paid on maturity.

## Loan Rates

	amount	term	annual rate	*comparison rate
Home/Equity Loan	\$150,000	25yrs	7.60%	7.68%
Investment Loan	\$150,000	25yrs	7.60%	7.68%
Reverse Mortgage Loan	\$150,000	25yrs	7.60%	7.76%
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%	

\* 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.

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.