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HAVE A LOOK AT THIS DEAL!!

We've just revamped our car loan. Upgrade now with our incredibly low interest rates on NEW and USED cars.

from

5.49% p.a.

interest rate

5.80% p.a.

**comparison rate

Talk to Transport Mutual today about our low interest rate car loans*

Apply today at transportmutual.com.au

YOU DON'T WANT TO MISS THIS!



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mutual
credit union®

*Terms, conditions, fees, charges and lending criteria may apply and are available upon application. Offer is subject to change. **The comparison rate is based on a secured loan of \$30,000 over 5 year term. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

from the CEO's desk...



I write to you today to share some difficult news. After 22 years of service on your Board of Directors, including 18 years as Chair of the Board, Noel Hancock resigned from the Board in April, for health reasons. Noel is undergoing intensive treatment and facing a particularly tough battle ahead. The Board accepted Noel's resignation with heavy hearts and immense gratitude for his leadership and support of TMCU. We are staying close to Noel to return that support when it is most needed. From a personal perspective I wish to acknowledge the debt of gratitude I have to Noel Hancock, and it has been a great privilege to work with him and learn from him, for the past 17 years. I'm sure that the many of you who know Noel join us in wishing strength and love to Noel, Daphne and the Hancock family.

As you would imagine, Noel's resignation leaves the Credit Union with some very big shoes to fill. And in May the Board met to determine Noel's successor to the position of Board Chair. The Board unanimously supported Anthony Dann's nomination as the next Chair of the Board. Anthony has a very strong CV as a qualified CPA with a Bachelor's Degree in economics and a Master's Degree in accounting. Anthony has held several high level roles in NSW State Government including with RMS. And importantly Anthony knows the Credit Union and its culture having been a Director for the past 13 years. As Members, you can be very proud to have someone of Anthony's skill and experience acting in your interests around the TMCU Board table.

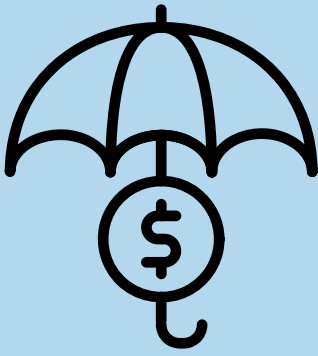


Over the next 3 months, the Credit Union will be investing in an important upgrade of its I.T. infrastructure. There will be a refresh of our Transport Mutual website, a new internet banking interface to replace NetTeller, and importantly we will be upgrading our core banking system software to enable us to better serve you. This will result in our systems being offline for a few hours during the upgrade. Please assist us by logging in to NetTeller now, ensuring your contact details are up to date (on the left menu click on Maintenance then Change Address and Contact Details), and keep an eye on our website, social media and your mailbox for updates as we move through the projects in the months ahead.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'John Kavalieros'.

John Kavalieros / CEO
Transport Mutual Credit Union



Insurance verification on SECURED LOANS

Members who have a secured car or home loan with us are required to keep these assets insured at all times. So whether it's a vehicle or a property, it's up to you to take out a policy that gives you adequate coverage (and ensure TMCU is noted on the policy). As a guide, you should be insured for the current replacement amount for your building or vehicle – and since these things change year to year, it's important to keep your policy up to date.

You will receive a reminder from the credit union annually requesting a copy of your current policy or Certificate of Currency while you still have a current loan with TMCU.

If you're not sure what kind of insurance you need, we're happy to help out. Please call us on 8202 8555 and we'll talk you through what's required. We even have insurance options we can offer through TMCU, to save you the time and hassle.

Driving a better deal for the environment

Our environment is our future. Here at TMCU, transport is in our DNA and we are very supportive of the growth of sustainable transport options. Our latest initiative is the GreenRoad, a green loan for electric or hybrid vehicles, and the means to power them. The GreenRoad features include no ongoing fees, a low variable interest rate and the ability to make extra repayments at any time.

4.99% p.a.
interest rate

5.26% p.a.
comparison rate*



GreenRoad

*The comparison rate is based on an secured loan amount of \$30,000 over a loan term of 5 years. Warning: Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Terms and conditions, fees and charges and approval conditions apply to all loans.

Start planning now for a merrier Christmas

While some savvy savers are already planning for the next. With less than 6 months to the festive season, TMCU's Christmas Club account is a clever way to declutter your finances and get ahead.

By saving a little each month you can take the stress out of the festive season and avoid dipping into your savings.

- ✓ No minimum balance required
- ✓ No account keeping fees
- ✓ Unlimited number of deposits
- ✓ Access funds when you need them most
1 November and 31 January

Contact our friendly team on (02) 8202 8555 or visit transportmutual.com.au to learn more about our Christmas Club Account. Make 2019 the most festive year yet!



Choose your ideal Winter Escape

Some of us like to rug up in winter and others prefer the sun on their back and sand between their feet. Transport Mutual can help you with your ideal winter escape with their low rate 'Travel Loan'.

**Great 2 year fixed rate of 9.74% p.a.
(comparison rate 9.96%p.a.*)**

No penalty for paying more than the minimum repayment or paying out the loan early.

Whatever your ideal winter escape is, start planning today.

Call us on (02) 8202 8555 or apply online transportmutual.com.au



*The comparison rate is based on an unsecured loan amount of \$30,000 over a loan term of 5 years. Warning: Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Terms and conditions, fees and charges and approval conditions apply to all loans.

GO PAPERLESS

Switch to e-Statements today!

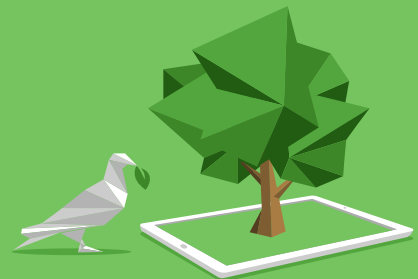


Enjoy the convenience of having your statements in one location. It's easy to switch to e-Statements and it's free. It's a great way to cut down on paperwork as you can choose which statements to print, if any at all.

Online e-Statements are available through Internet Banking, so you can access your statements anywhere, anytime in a safe and secure environment.

Follow these simple steps to make the switch

- Log on to Internet Banking
- Click on "eStatements" on the left hand side
- Click on "Registration"
- You will receive an email confirming your registration
- You can now view, print and save your statements in NetTeller



Advance Notice of 2019 AGM

Mark your calendars, the 55th Annual General Meeting of Transport Mutual Credit Union Limited (ABN 78 087 650 600) will be held at 6:00pm on Friday 22nd November 2019, at the TMCU Head Office (Ground Floor, 410 Elizabeth Street Surry Hills NSW). Full details will be sent to Members in September 2019.

Call for Nominations – Director on the Board

Any Member who wishes to nominate for the position of Director on the Board is required to complete a nomination form, contained within the nomination pack which can be obtained from the Secretary of the Credit Union by calling (02) 8202 8555. Members wishing to nominate for the position of Director must be nominated by 2 Members, and be eligible under the Credit Union's Constitution, the Corporations Act 2001 and the Fit and Proper Prudential Standards for Directors of the Credit Union.

Completed nomination forms should then be forwarded to:

The Returning Officer

C/- Transport Mutual Credit Union Limited
Ground Floor 410 Elizabeth Street Surry Hills NSW 2010
Nominations close at 4pm, Friday 30th August 2019