

REACH. FEBRUARY 2022

YOUR ROAD TO
FINANCIAL SUCCESS



transport
mutual
credit union®

Hi!

Here's your latest newsletter from TMCU.



Introducing a new interest-free way to pay – The Clement Card!

Say goodbye to high interest rate credit cards - The Clement Card is an interest-free Visa Card with a simple monthly fee based on your approved Credit Limit.

Here's how it works:

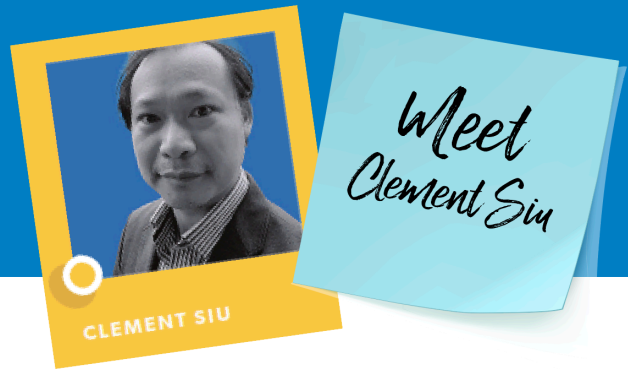
Credit Limit	Monthly Fee	Interest rate
\$1,000	\$10	0.00% p.a.
\$2,000	\$20	0.00% p.a.
\$3,000	\$30	0.00% p.a.

Other features of the Clement Card:

- \$0 Annual Fee
- \$0 Cash Advance Fee
- \$0 Additional Cardholder Fee
- And of course, the Clement Card is completely Interest Free.

To learn more or apply, just visit www.transportmutual.com.au

MEET THE TEAM...



How long have you been a Member of TMCU?

I have been a member since I was with the former RTA which is now part of Transport for NSW. I joined at the time as I was part of the Rec Club and I saw how TMCU had supported the running of a number of social activities at the time. I signed up one day in the office with a Credit Union member on site at work.

What's your role on the TMCU team?

My role at the moment is to serve our members in my capacity as one of the Board Directors and also member of the Product Innovation Committee and also the Chair for the Audit Committee.

What skills do you bring to the TMCU team?

I have always been customer focused and I like to be member focused for TMCU. I also bring my accounting and finance skills to the TMCU team as I am a full CPA member with accounting experience and background.

Is it a coincidence that TMCU has released the "Clement" card, or did you have something to do with the idea?

That's a very good question! The short story behind it, was the Board as a team identified in our last planning session (we do these every 3 years or so) a gap in our lending product range. With some brain storming with the TMCU Product Innovation Committee and the Board we developed the Clement card which provides no fuss line of credit to our members with no interest charged.



What do you like most about the Credit Union?

The team both the staff and Board that backs TMCU as its like a family

What's the biggest challenge facing TMCU in the year ahead?

Thats an interesting question. I see the opportunities TMCU has in year ahead in terms of developing a forward facing strategy, together with the Board and the TMCU team, with a mindset that we continually put our members first in all that we do, as we have just almost completed most of our 3 year strategy the TMCU has developed.

Do you have any recommendations for members who want to serve on the TMCU Board?

Don't feel afraid to put your hand up to help, whether on the Board or any way you like to help shape the future of your TMCU – reach out to any of the Board members or TMCU if you would like to help.

UPGRADE YOUR WHEELS



Is it time to upgrade your car? With so many great deals at the moment, why not talk to Transport Mutual about our low interest rate FastRoad car loan*.

Starting from **4.99% interest p.a.**
(5.29% p.a. comparison rate)**

Benefits include:

- Pre-approval of loan before you search
- Free Car buying service for Members
- Flexible repayment terms (up to 7 years)
- Early repayment without penalty
- Free redraw for advance payments



SCAN ME

Take advantage of this incredible offer visit www.transportmutal.com.au for full details or call us on **(02) 8202 8555**.

*Credit eligibility criteria, terms and conditions, fees and charges apply. 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.



FEE FREE DEPOSITS AT BANK@POST

From 1st January 2022, Members can enjoy unlimited FREE deposits at any Bank@Post

With Bank@Post accessing your account is easy. Just drop in to any Australia Post office and swipe your card, to open up a world of convenient banking wherever you are. Make cash and cheque deposits into your Transport Mutual account via Bank@Post. Think of it as your own local branch of Transport Mutual Credit Union.

Are you
ready to
join the
revolution?



GreenRoad

Australia is steadily building its commitment to a cleaner & greener economy. At Transport Mutual, we are playing our part with our GreenRoad™ suite of products.

Whether you're considering a hybrid or electric vehicle, solar panels for your home, or even an e-bike for your morning commute, the GreenRoad has you covered!

Why wait? Join the hundreds of delighted TMCU members on the GreenRoad today.

Apply online today at www.transportmutualcreditunion.com.au

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