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REGULAR PAYMENTS



UPDATED GUIDE



Get a head start on Christmas 2017



Newsletter December 2016

Banking on Community Groups

Community groups are an important part of a vibrant society. Volunteers and not-for-profit organisations are vital to the well being of any community, providing services that otherwise may not be possible.

Many people choose to donate gifts of time rather than money. In Australia, gifts of time are estimated as being more than twice as valuable as monetary donations to the sector as a whole.



Key Statistics

The most recent data released by the Australian Bureau of Statistics suggests that volunteer rates are healthy.

- **How many people volunteer?**

According to a 2014 ABS study 31% of people aged 18 years and over participated in voluntary work at least once in the previous 12 months.

- **How often do they volunteer?**

In 2014, volunteers contributed 743 million hours of voluntary work. The median annual hours contributed by volunteers was 128 hours per volunteer.

- **Where do they volunteer?**

Analysis in 2006 showed 62% of volunteers worked with one organisation only, 25% with two and 12% with three or more organisations. The main recipients of volunteers' work were sport and recreation organisations (more than 23%) and education and training groups (18%) - in fact, these two sectors, along with community/welfare and religious groups, accounted for 74% of volunteering involvements.

- **What age group is most likely to volunteer?**

People aged 35-44 years were in the age group most likely to volunteer their time.

- **Why do they decide to volunteer?**

In a Volunteering Australia report 80% of respondents chose 'knowing that my contribution would make a difference' as the most important factor in their decision to volunteer. Helping others or the community was acknowledged as a current reason for volunteering by 57% of volunteers. Volunteers also identified benefits to themselves with 44% reporting 'personal satisfaction' and 36% 'to do something worthwhile'.

GMCU in the community

GMCU is a great supporter of community groups, supporting numerous sporting, volunteer and cultural groups and their local events.

Sponsored events are usually mentioned on our Facebook page, and we encourage you to help them succeed by liking and sharing.

Our affinity with community groups is due to our likeness - we are owned by the community and driven to provide service to our members, not profits for shareholders.

Rewarding Community Groups

The GMCU Community Account (S6) is an account especially for community groups and with no Transaction Fees.

It is just another way we are contributing to the communities we all belong to.

If you are involved in a Community Group that banks elsewhere, please check if they would like more information about a GMCU Community Account.

The convenience of a mobile wallet is now in your hands



Smarten up your smart phone with another way to pay. Download **Android Pay™** and add your **GMCU Visa Debit Card** to start making simple, secure purchases today.

Now you can tap and pay with your phone using **Android Pay**, the new app that offers a smarter way to pay.

Android Pay is an advanced Google product that heralds a significant shift in mobile payments.

The new **Android Pay** app allows you to use **NFC** capable **Android** devices running **KitKat 4.4** and above to make payments.

The process is simple, secure and seamless – simply download the **Android Pay** app, add your **GMCU Visa Debit Card**, then pay away!

Tap. Pay. Done. It's that easy.

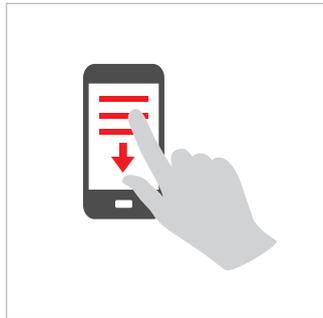
You don't even need to open the app – simply wake your device by tapping the home or power button to pay in person with a tap of your phone.

You can use **Android Pay** wherever contactless payments are accepted. For transactions over \$100 you will need to enter your PIN at the terminal.

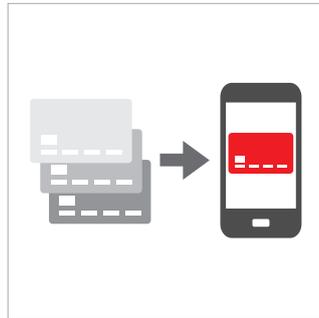
To make in-app purchases select the **Android Pay** icon at the checkout.

How it works:

1. Download



2. Add



3. Tap & Pay



Choice, Simplicity and Security

Android Pay offers a smart way to make fast purchases with any credit or debit card, across compatible **Android** devices that is both simple and secure.

Android Pay doesn't send your actual debit card number with your payment - so your card details stay safe.

You'll know exactly when and where your transactions occur - making it easy to catch any suspicious activity. And if your phone is ever lost or stolen, you can instantly lock your device from anywhere, secure it with a new password, and wipe it clean of your personal information.

So whether you're in-store or in-app – with **Android Pay**, a simple and secure checkout is always just a phone tap away!

Download NOW and add your **GMCU Visa Debit Card** <play.google.com>

Tap & Pay with your phone

Download **Android Pay**, add your **GMCU Visa Debit Card** and start making simple, secure purchases today.



Introducing Apple Pay for GMCU



Now you can enjoy all the benefits of your GMCU Visa Debit Card using Apple Pay. It's the easy, secure and private way to pay.

How it works

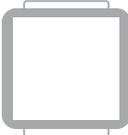
Simply add your card to Apple Pay and then pay in store, in app or on the web.

Setup is simple

Add your card to Apple Pay:



iPhone
Open the Wallet app and tap the plus sign



Apple Watch
Open the Apple Watch app on your iPhone and select Wallet & Apple Pay, then tap Add Credit or Debit Card



iPad
Go to Settings, open Wallet and Apple Pay and select Add Credit or Debit Card*

The easy, secure and private way to pay

How to pay:

- In stores: Hold iPhone near the reader with your finger on Touch ID
- Apple Watch: Just double-click the side button and hold Apple Watch up to the reader
- In apps and on the web with iPhone and iPad: Select Apple Pay as the payment method and place your finger on Touch ID
- Mac in Safari: choose Apple Pay then complete the purchase on your iPhone or Apple Watch*

To learn more, visit our web page, or call in to your local branch.



Apple Pay now available at GMCU

The easy, secure and private way to pay.



* Apple Pay works with iPhone 6 and later in stores, apps and websites in Safari; with Apple Watch in stores and apps; with iPad Pro, iPad Air 2 and iPad mini 3 and later in apps and websites; and with Mac in Safari with an Apple Pay enabled iPhone 6 or later or Apple Watch. For a list of compatible Apple Pay devices, see <https://support.apple.com/km207105>.

News, Tips & Updates

Security Tips

The GMCU recommends that you take these steps to safeguard your accounts;

Cards

- Keep your card in a safe place,
- Sign your card as soon as you receive it,
- Never lend your card to anybody,
- Immediately report the loss, theft or unauthorised use of your card to the GMCU or to the Hotline on 1800 648 027,
- Keep a record of the card number and the card hotline telephone number with your usual list of emergency telephone numbers.

Secret Codes (PIN / Password)

- We recommend against recording your code anywhere. If you do, you must;
 - never write your PIN on your card; and
 - store your code, member number, card and logon details in separate places.
- Never tell anybody your code,
- Never select an obvious code such as a dictionary word, name, familiar date (e.g. birthdate), car registration number or any other character combination that could be associated with you,
- Use care to prevent anyone seeing your code being entered at an Electronic Funds Transfer (EFT) terminal, ATM or PC,
- If you believe that another person knows your code, change it immediately or report the matter to us.

Internet Banking

- You have a responsibility to exercise reasonable care to prevent unauthorised

access to the computer you use for GMCU Internet Banking,

- Check your last log-in details every time you log into the GMCU Internet Banking and notify us immediately if the last log-in details are incorrect,
- Keep your PC healthy with updated virus protection and firewall security.

General Security

- Examine your statement immediately upon receiving it and report any transactions which you have not authorised,
- Investigate your transactions if you notice an irregular balance during Telephone /ATM or Internet usage.
- Immediately notify us of any change to your address.

Regular Payments

Regular payments can be either a recurring payment or an instalment payment. A Regular Payment represents an agreement between you and a merchant in which you pre-authorise the merchant to bill your card or account at predetermined intervals (e.g. monthly or quarterly). The amount may differ or be the same for each transaction.

What are the benefits of Regular Payments?

There are many benefits for members who set up regular payments including:

1. Ensures timely payments to the merchant
2. Saves you time as the payment is processed automatically
3. Saves you money as you do not have to pay for cheques, money transfers or postage, nor will you be liable for late fees.

Member Responsibilities & Obligations

Regular payment arrangements are an agreement between you and the merchant.

You should keep a record of all regular payment arrangements you have established with your merchant and store it in a safe place. A template for recording your regular payment arrangements is available from the Australian Payments Clearing Association website; www.apca.com.au.

You are responsible for notifying the merchant when your account details change, including a change in card number and/or change of card expiry date.

Until you notify the merchant, the GMCU is required to process transactions from the merchant.

We recommend you keep a copy of any correspondence between you and your merchant.

This correspondence will be required if your merchant does not comply to your request in a timely manner or if you decide to dispute any incorrectly charged regular payments.

Member Rights to Dispute

Any issues with your regular payments, including the failure of the merchant to act on a change in account details advice, should be taken up directly with your merchant first.

Should further assistance be required to resolve an issue between yourself and a merchant, contact your local branch for more information.

Updated Guide

Our updated Financial Services Guide is now available from our web page or at your local branch.

Contacts

Branches:

Shepparton	91-95 Fryers Street	(03) 5821 9033
Benalla	30-32 Bridge Street	(03) 5762 3380
Echuca	141 Hare Street	(03) 5482 5333
Euroa	36 Binney Street	(03) 5795 1771
Kilmore	85a Sydney Street	(03) 5781 1221
Kyabram	145 Allan Street	(03) 5852 2211
Mooroopna	112c McLennan Street	(03) 5825 1999
Numurkah	102 Melville Street	(03) 5862 2894
Seymour	72 Station Street	(03) 5792 1075
Violet Town	33 Cowslip Street	(03) 5798 1761

find more:

 follow us on facebook

 connect at gmcu.com.au

 visit a branch

Telephone Banking

(03) 5831 6666 or 1300 652 822

Visa Hotline

1800 648 027

BSB 803-078

Office Hours

Monday - Friday
9am - 5pm

Get a head start on Christmas 2017

Start a Christmas Club Account

A Christmas Club Account allows you to make regular deposits throughout the year. The balance and interest are available to use annually in November.

If you save \$50 a week from January, you will have over \$2,000 to spend on next Christmas.

Repay your Credit Card with a Loan Redraw

For many people, the Christmas hangover starts when the credit card bill arrives in January.

If you have a loan in advance, most times it will be cheaper to repay your card with a loan redraw. You can then set up extra repayments to make sure the card debt is repaid quickly.

If you would like more information about Christmas Club or Loan Redraw, please contact your local branch.

Visit gmcu.com.au and apply for home and car insurance, health insurance or amigo Low Rate Visa Credit Card

Goulburn Murray Credit Union Cooperative Limited. ABN 87 087 651 509 AFSL / Australian Credit Licence Number 241364. Fees & charges, terms & conditions and eligibility criteria apply. The amigo Visa Credit Card (credit card) is issued on behalf of Community First Credit Union Limited AFSL and Australian Credit Licence Number 231204 (CFCU). GMCU distributes the credit card under an arrangement with CFCU. CFCU is the credit provider and issuer of the credit card. Android, Android Pay, and the Android Logo are trademarks of Google Inc. GMCU offers health insurance as agent for GMHBA Limited ABN 98 004 417 092. GMHBA is the issuer of Health Cover Products. GMCU offers home and car insurance as agent of Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708. Allianz is the issuer of home and car insurance products. Apple, the Apple logo, Apple Pay, Apple Watch, iPad, iPhone, Mac, Safari, and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries.