



MESSAGE FROM THE GENERAL MANAGER

In this summer edition of *member news for U* we are introducing our new low rate credit card – *we call it Amigo*, sometimes it helps to have a little friend in your wallet. We recently conducted a member survey and the feedback from members is that FCCS does not currently offer a credit card product. We have been working on this for a while and hope *Amigo* will be part of your banking relationship with FCCS. We intend to conduct regular member surveys and obtain your feedback so hopefully we can continually improve our products and services for our members.

FCCS as a mutual credit union are proud to give back to our local community. In addition to our current community sponsorships (see website under the About Us section - Community Involvement) we have this year provided sponsorship to the Christ Church Community Christmas Lunch in Geelong who provide meals to those in the community less fortunate.

As part of our continuing investment in banking technology, we recently introduced our new Redicard which now offers paywave (tap & go) for purchases up to \$100 and on-line purchases will be available later in 2017. You do not have to wait for your existing Redicard to expire to take advantage of this enhanced functionality – please let us know and we will arrange to swap over your current redicard. We will also be introducing an upgrade to our Mobile Banking App

(with enhanced features) in the new year and during 2017 Andriod & Apple Pay will also be available to our members to make purchases using their mobile phone.

In conjunction with our Insurance partner QBE, we recently held an insurance promotion where three of our lucky members Bill Stankovski, Alan Pung and Rod Bentley (below) won a \$500 gift card – hope they spent it wisely.



After many years our Ford Motor Company Broadmeadows branch has been closed and I would personally like to thank Rhonnda, Karen and Heather for all of their dedication and commitment to servicing the needs of our Ford manufacturing employee members and wish them all the very best for the future.

Thank you for your on-going support and I wish you all the very best for the year ahead.

Regards,

Peter Vecoli

Introducing our new low rate credit card

Introductory offer
for 6 months on balance transfers*

4.99%
p.a.

We call it **amigo**



Sometimes it helps to have a little friend in your wallet. The Amigo Visa credit card is now available for members of FCCS and comes with a low ongoing rate.

Get yours today

Benefits and Features

- Introductory offer of 4.99% p.a. for 6 months* on balance transfers
- Low ongoing rate of 11.99% p.a.^ on retail purchases and cash advances
- Low annual fee of \$49
- Purchases are up to 55 days interest free
- Additional card available at no cost
- For transactions under \$100, just wave your visa payWave-enabled card in front of a Visa payWave reader and go.

Offer terms and conditions. All loans subject to lending guidelines. Terms and conditions, fees and charges apply - details available upon application. Rates are current as at 12/12/16 and subject to change without notice. *This is an introductory rate for 6 months only on balance transfers. This introductory rate is for 6 months from funding. ^After the initial 6 month introductory period, the interest rate of 4.99% p.a. will revert back to the standard credit card rates at the time. Currently this rate is 11.99% p.a. This offer is only available for new applications and can be withdrawn at any time without notice. For more information visit www.fccs.com.au. The Amigo Visa Credit Card is issued on behalf of Ford Co-operative Credit Society Limited by Community First Credit Union Ltd ABN 80 087 649 938, AFSL and Australian Credit Licence Number 231204. Community First is the credit provider and issuer of the credit card.

Supporting the local Community

This years Christ Church Community Christmas lunch held at Christ Church Hall, Moorabool Street, Geelong, will see FCCS come on board as a sponsor for the event.

With up to 50 volunteers the Christmas Day lunch is likely to provide over 150 meals to those less fortunate.

In addition to the festivities guests will have the opportunity to take home a picture as a keepsake of the luncheon with a photo booth being made available on the site.



Pictured are Janice Lister from FCCS; David Potter, Ford Motor Company and Ford Geelong Community Affairs Committee; and Dominic Raimondo, FCCS Chairman.