



MESSAGE FROM THE GENERAL MANAGER

In this winter edition of [member news for U](#) we provide some assistance for our members who are looking to buy their first home and if you apply for an easy start home loan and have it approved before the end of July you will receive a \$1,000 cash back.

To encourage our younger members to start saving at an early age we have developed [YAS a Young Achiever Saving](#) program for 5 to 18 year olds which reinforces the importance of savings and rewards them along the way – please take the opportunity to visit our web site to find out more.

As part of our continuing investment in banking technology, we have recently upgraded our mobile banking app which offers much more functionality and now comes with SMS One Time Passwords (OTP) to improve your banking experience. Coming soon we will be introducing Android Pay and later Apple Pay to enable our members to make purchases using their mobile phone.

Banking as we know it will be changing with the introduction of a New Payments Platform later this year which will deliver real time transfer of funds between participating financial institutions. FCCS will be part of the initial financial institutions which will offer this service.

As a member of FCCS you will be able to send and receive funds to and from other customers of banks and credit unions securely in real time – 24 hrs per day, seven days a week. You will have the option of using your mobile phone number, email address or you can still use your member number and BSB to instantly transfer funds. We will keep you updated on this great innovation in banking.

Finally, if you are planning to travel overseas visit our website for our current cash passport promotional offer and if you require a credit card please enquire about our new low rate Visa credit card – [Amigo](#).

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

Regards
Peter Vecoli

We are pleased to release our new FCCS banking for U app with SMS one time password (OTP)

The new FCCS banking for U app offers some great functionality and features to make your mobile and internet banking experience better.





FCCS's Financial Literacy Program is an aged based initiative with program content tailored to different age groups to encourage the most favourable learning outcomes for each child. Catering for children and teenagers from 5 to 18 years, the program touches on a number of key concepts:

- What is money and how we use it
- What it means to save and budget
- What it means to earn and spend money
- Understanding rewards and incentives for reaching their goals.

Our program seeks to educate and equip youth with skills that will support them in their adult lives. Developed in conjunction with leading industry experts, the financial literacy program is an initiative that grows as the child grows, providing them insightful and important life skills into early adulthood.

First Home Buyers

Not sure where to go or what to do? FCCS is here to help.

Visit our website for our Guide to apply for a home loan and try our calculators while you are there. Find out how much you can borrow and how much you can save.

Want more information? Why not make an appointment to speak with a lending consultant today.

You can find out more about:

- Stamp Duty and the First Home Owners Grant (FHOG)
- Mortgage Insurance
- Legals / Conveyancing
- Home loan products - what's right for you?

FCCS can discuss pre-approval, our Family Guarantee option and we can arrange processing of the FHOG.

Enjoy a \$1000 cash back* with our Easy Start Home Loan

*Terms and Conditions apply. Offer extended to July 31, 2017

Ford Co-operative Credit Society Ltd - 107 Gheringhap Street, Geelong ABN 74 087 651 456
AFSL/Australian Credit Licence Number 244351. Any advice does not take into account your personal objectives, financial situation or needs and you should consider whether it is appropriate for you.

LIKE TO FIND OUT MORE

Visit us on-line: www.fccs.com.au

Call today: 1300 361 555