

## Barton PFC Relocates to Manuka

A message from Robert Keogh, Chief Executive Officer



**CPS is relocating its Personal Financial Centre (PFC) in Barton to Manuka Plaza. Given the more prominent location and increased street exposure at Manuka, the Credit Union believes it can better cater to the needs of the majority of existing Barton members, as well as other CPS members and new members.**

The Barton PFC will remain open until close to the time that the new Manuka branch is ready to commence trading, in May. At this time all business will transfer from Barton to Manuka.

CPS will leave an ATM in Barton, which will be located at the front entrance of the Pharmacy Guild Building, on the corner of National Circuit and Brisbane Avenue. This enables Barton members to access their accounts 24 hours a day and make cash withdrawals, as they were able to previously. For over the counter service however, they can make the short trip to Manuka.

To continue our quality service to members, the staff from Barton will relocate to Manuka. All self-serve facilities, such as Quick Deposit and the Statement Printer will also move to Manuka offering members the same services

that were previously available to them. Manuka will also incorporate consultant desks, for members to speak to staff in a comfortable and private environment when applying for loans or seeking more information about the CPS products most suitable to them. An in-lobby ATM and teller facilities as well as a 24-hour ATM will also be made available to members. In addition Friday night and Saturday morning trading will be a feature of the new Manuka outlet.

If you have any concerns or questions about the relocation of the PFC, please feel free to speak with the consultants at Barton about this, or call our Telephone Response Centre on 02 6286 0555.

## Introducing

MyCU, a wealth management portal for CPS members will be launched on 1 June 2002. This new eCommerce product will be based on our Internet site at [www.cpsact.com.au](http://www.cpsact.com.au) and enable members to closely monitor all of their finances.

This product will be different to normal internet banking because it gives members the power to do much more than just check balances and perform account transfers. MyCU consolidates a member's entire financial position across all financial institutions and applies "intelligence" to members financial information by providing alerts, empowers your financial advisors if required and helps you to manage all your finances in the one place. MyCU is the next generation of online financial management and leaves normal Internet banking behind.

CPS is leading the way in offering its members the very best in Internet banking technology. This gives you the opportunity to really control your finances and wealth. You will now have all the information you need to manage and maximise all of your financial relationships in one place, even when some of these might be with non-Credit Union competitors, like the banks.

CPS will provide members with much more information about MyCU, its introduction and how you can use it, closer to the launch date on 1 June 2002. Till then, please take the time to familiarise yourself with, or continue to utilise the Internet banking facilities we already have to offer.

## ATM LOCATIONS

Recent changes have occurred to the CPS ATM locations. These changes include:

- As part of the Manuka relocation, a 24-Hour ATM will be placed in Barton at the Pharmacy Guild Building on the corner of National Circuit and Brisbane Avenue.
- Dickson has another new ATM, which is located inside the Centre, out of the weather and in a secure environment.
- Tuggeranong Office Park (TOP) now has an ATM, though this is restricted to secure access only, for people with access to TOP.
- In the near future, a 24-Hour ATM will be available at Mawson.
- There is no longer a CPS ATM at the AIS.

## REVISED TERMS AND CONDITIONS UNDER THE EFT CODE OF CONDUCT

We have amended our Visa Card terms and conditions, in line with amendments to the Electronic Funds Transfer Code of Conduct, which became effective on 1 April 2002.

For members that have a Visa Card, a copy of these new terms and conditions is included with your statement. If you did not receive a copy, or require another copy, please contact our Telephone Response Centre on 02 6286 0555.

If you would like to read the full text version of the revised EFT Code of Conduct, it is available for downloading at [www.asic.gov.au](http://www.asic.gov.au) (click on "Financial Services" and then "Codes of Conduct").

New conditions also apply to our Redicards and a copy of these can be obtained from our web site, [www.cpsact.com.au](http://www.cpsact.com.au), from any Personal Financial Centre or by calling the Telephone Response Centre on 02 6286 0555. A copy will be sent to all Redicard holders with the June statements.

## FINANCIAL PLANNING



### Financial Planning Seminar

**Start Now: Create Your Own Wealth**  
Wednesday 1 May 2002

Looking to secure your financial future? Bridges Financial Planners will be presenting on topics including investing in shares and managed funds, building a balanced portfolio, savings plans and borrowing to invest at this seminar.

Venue: CPS Credit Union  
105 Mawson Drive, Mawson

Time: 5:15pm registration for 5:30pm start

**Bookings are essential for all seminars, as places are limited. To book your seat at a seminar, please call the Telephone Response Centre on 02 6286 0555.**

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## Integrated BPay

On Monday 25 February 2002, BPay was integrated into, and launched to members, as a part of the CPS 24-Hour Telephone Service, and into the CPS Internet banking service, Web-Link. This means that BPay is now a new menu item within each of these two services, rather than being a standalone service, as it previously was.

To use BPay over the Internet simply log into [www.cpsact.com.au](http://www.cpsact.com.au) and select Web-Link, and then the "Payments and Transfers" option, or to use BPay over the telephone just dial 1300 660 666, our 24-Hour telephone service and select option 7-BPay. To activate BPay using either of these two facilities you must be a registered user of Web-Link or the Telephone Service. Registered users are able to activate BPay immediately after agreeing to the new terms and conditions. Proceeding with the facility is acknowledged as accepting these terms and conditions which have been made available.

If you are not currently a registered user of Web-Link or the Telephone Service you can register by completing a form at any Personal Financial Centre (PFC), or by calling the Telephone Response Centre on 02 6286 0555. This will enable you to use the BPay facility, as well as all other Internet banking, or Telephone banking functions including transferring funds, viewing accounts and printing a statement.

With the integration of BPay, the terms and conditions have changed and if you would like to view these terms and conditions, a copy can be obtained from any CPS outlet or on our Internet site at [www.cpsact.com.au](http://www.cpsact.com.au)

## Marketing Opt-Out

As a part of the Privacy Amendment Act 2000 that was introduced on 21 December 2001, CPS produced a privacy statement to inform our members of the new requirements. These requirements relate to the collection, storage and use of members' personal details.

CPS members now have the choice of opting out of receiving any direct marketing materials from the Credit Union. If you would like to opt-out of direct marketing offers, please complete the form available in the "CPS Privacy Statement" brochure, or call the Telephone Response Centre on 02 6286 0555 with your request. Please note however, that the Credit Note Newsletter is not regarded as direct marketing material, because it provides a medium for CPS to communicate with its members about product and services, terms and conditions and other important member information.

## Board of Directors

At the Board Meeting following the AGM each year, the Directors elect the Board Office Bearers. This process occurred in November 2001, and it resulted in changes to the positions of Chairman and Deputy Chairman. The Chairman of the Board is now Mr Gary Green, and the Deputy Chairman is Mr Alan Toohey.

The Board of Directors wishes to thank the former Chairman, Mr Hal McMahon, for his many years of service as Chairman. Hal's experience is not lost to CPS, as he remains on the Board. For those members who are not aware of Gary Green's background, he joined the Board in 1990 and is the Managing Director of a number of companies involved in advertising, marketing and computer communication systems.

## Sosecure

CPS would like to extend a warm welcome to the many Sosecure members who are now settled with CPS. We trust that you are enjoying the high quality of service that we offer to all members.

Sosecure members transferred to CPS in October 2001 following a decision by their Board of Directors to merge their operations in with those of CPS.