

Bill Payments made Easy!

Bill payments have never been easier! There are so many options available to CPS members that there is no need to waste precious spare time lining up to pay your bills.

The options available include:

BPAY — this option allows for many bills to be paid over the phone or via the Internet direct from your CPS Redicard or Visa card. BPAY operates 24 hours a day, seven days a week for your convenience.

Credit Card Payments — a CPS Visa card or MyCard credit card gives you the flexibility to pay bills over the phone or on the Internet.

Direct Debit — a direct debit is set up with the biller organisation. Direct debits allow the money to be debited straight from your CPS account, no hassle, no fuss!

Personal Cheque Facility — a CPS personal cheque book, linked to your CPS account is another alternative when paying bills.

Existing Bill Payments

In light of these many convenient options for bill payments and the significant investment the Credit Union has made in them, CPS has ceased processing bill payments within our Personal Financial Centres and from 1 March 2001 any Periodical Payment

(whether one-off or regular) will incur a \$3.00 fee. This new fee will apply to transactions such as bill payments and transfers to other CPS memberships that are currently set up under the periodical payment system. The Credit Union strongly suggests that members who currently have periodical payments contact the Telephone Response Centre on 02 6286 0555 or visit their Personal Financial Centre to discuss the alternative option that best suits their needs.

Register for BPAY and win!!! (See over)

In-Lobby Statement Printers for your Convenience!

All CPS Personal Financial Centres now have in-lobby statement printers for the convenience of members. Members simply swipe their Redicard or Visa card and a statement for the previous 14 days is printed. CPS is very excited about this service as it will save members lining up when they simply want a statement for their records.

As a result of this new service that is available to all members, all over-the-counter statements will incur a fee of \$1.50 per statement, effective 1 March 2001.

Visa – Overseas Emergency Card

Effective 1 March 2001, the cost for the replacement of a Visa card whilst overseas will be \$300. This is the fee that CPS is charged by Visa International and as the number of requests for this service increases CPS is no longer able to absorb the cost.

Online Insurance Quotes Now Available

The CPS web site, www.cpsact.com.au, now offers members the opportunity to do their own insurance quote* online. You can obtain a fast quote for either Home and Contents or Motor Vehicle insurance and it will only take about 5 minutes. If you would like to have a CPS staff member phone you about the insurance quote, enter your phone number and preferred contact time and a consultant will be in touch.

CPS is making insurance quoting easier, on line. Simply click on the insurance box on the web site home page and you're in business!

*Insurance is underwritten by CIC Insurance. Quote is indicative only and is dependent on correct information being supplied.

Be Prepared for Next Christmas!

Yet another Christmas has passed and, as always, we all ate too much, drank too much and spent too much!

As the bills start to roll in why not consider getting ready for Christmas 2001 a bit early? A CPS Christmas Club Account is the perfect starter for your preparations. The Account is only accessible between 1 November and 31 January each year and by putting a little away each pay you could find next Christmas won't be such a dent on your finances!

Just look how much you could save!

Fortnightly Deposit	Balance November 1 2001*
\$10	\$200
\$20	\$400
\$30	\$600
\$40	\$800
\$50	\$1000

*Figures based on 20 deposits between 1 February 2001 and 1 November 2001. No interest payments have been included in the figures.

Register for BPAY and Win!!!

All CPS Members registered for the BPAY Bill Payment Service by Wednesday 31 January go into the draw to win a luxury holiday in Hong Kong for two people.*#

BPAY is a bill payment system that allows members to pay the majority of household bills without leaving the home or office. The advantages of BPAY are:

Quick, convenient and flexible. With over 3,000 registered billers, there is no need to spend your time lining up to pay all your bills!

BPAY is available over the phone or on the Internet – with payment directly from your Redicard or Visa Card account.

BPAY allows you to future date payments up to 60 days in advance – meaning you can plan in advance but the payment doesn't leave your account until the date you selected!

The prize includes:

- Canberra/Sydney/Canberra economy class air travel
- Sydney/Hong Kong/Sydney business class air travel with Cathay Pacific
- A six day/five night cruise on the Super Star Leo departing from Hong Kong, with accommodation in an Ocean View cabin
- Accommodation at the Mandarin Oriental Hotel prior to and following the cruise
- A "come horse racing" tour in Hong Kong
- Transfers/Port Taxes

For an application form please contact the Telephone Response Centre on (02) 6286 0555 and return it to CPS Credit Union by Wednesday 31 January 2001!

*At the close of business on Wednesday 31 January 2001, all registered BPAY members, including those currently registered for the service, will be entered into the draw to win the prize.

#The prize must be taken by 31 March 2001.

Please note: CPS employees and their immediate families are not eligible for the prize draw. ACT TP Permit Pending.

You're better off with a CPS fixed interest new car loan

8.90% p.a.
fixed for five years

*Conditions and fees apply and are available upon request.