

# Community Life



June 2004 Issue: 2

## Thanks to you, Community CPS brings new life to Canberra Hospital

After years of frustration, a mobile humidicrib will soon become a reality for the Neo Natal Unit at Canberra Hospital.

When we learned that previous efforts had fallen short in raising the funds for a much needed mobile humidicrib we thought we should lend a hand.

So, in cooperation with MIX 106 and the Newborn Intensive Care Foundation we re-launched the public appeal and dedicated our marketing resources and branch network to the cause.



Through our television commercial and branch 'donation cribs' we did our best to make all Canberrans aware of the need.

The result was spectacular and thanks in no small part to our members and the generosity of some major Canberra organisations a Mobile Humidicrib will soon be on its way to Canberra Hospital.

Thank you to every one of you who contributed so generously.

Our original target was \$180,000, the cost of purchasing the portable humidicrib. So far we have raised more than \$241,000, of which each and every dollar will go toward saving the lives of the newborn.

We extend a special thanks to:

- The Woden and Dickson Tradesmen's Clubs and the CFMEU, who together donated an extraordinary \$180 000;
- Canberra International Airport and the Australian New Zealand Institute of Insurance and Finance who kick started the Appeal with generous contributions;
- Insurance Australia Group (NRMA); and
- Rymac Group Pty Ltd

The outstanding success of this Appeal gives critically ill babies a fighting chance. Every sector of our local community contributed – working men and women, health professionals, business groups and the trade unions – this was truly a splendid effort and Community CPS is proud to have been associated with the Appeal.

On behalf of all the staff at Community CPS, our heartfelt thanks.

## As we journey through life... get the key to financial success

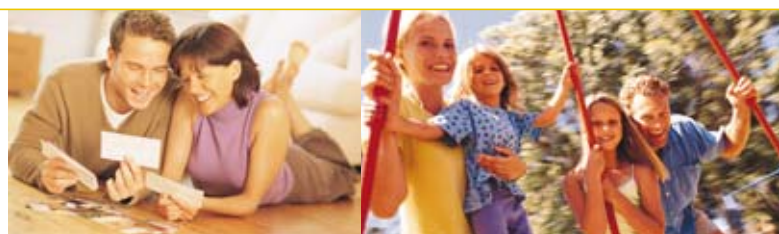
Life is full of milestones: buying your first home, having children, paying off the mortgage or retirement and so on.

It is usually at these important times that we most need and seek professional financial planning advice.

### Get the key to financial success

Planning for your financial future isn't easy. That's why Community CPS refers members to Bridges, one of Australia's largest national financial planning groups. They have been providing financial planning advice to credit union members for over 18 years, so they understand members' need.

Helen Elliot and Colin Noble, Bridges' financial planners can help make choosing the right investment option easy. Helen or Colin can show you how you can plan and invest smarter at all life stages.



**Call 6286 0555 today to arrange  
for your free, no-obligation appointment.**

**Make an appointment today**

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Contact your credit union to make an appointment with a Bridges financial planner or call **1800 645 303** today.

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# Phone Banking ... Making Life Easier

Community CPS' Phone Banking is a convenient way to access to your account around the clock.

You can perform a wide range of transactions, and best of all, many of them are free. \*

Phone 1300 660 666 to:

- Hear current and available balances of your savings accounts
- Obtain balances of your Loans and Investment accounts
- Get the last 5 transactions on an account
- Transfer funds between selected accounts.
- Hear current interest rates
- Access our Loan calculator
- Make a Bill payment using BPay
- Obtain interest earned on your accounts in the last financial year

And don't forget that between 8.00am and 5.30pm, Monday to Friday, our consultants are available to assist you with your enquiries, loan applications and insurance quotes.

Just call into a branch or telephone 02 6286 0555 to obtain a Phone Banking Access Code today.

\* All BPAY Bill Payments attract a \$0.30 fee

## Don't let the bank have a lend of you

Most people at some stage need a personal loan to help get the things they want a little faster. Quite naturally they assume a bank will give them the best deal. But, this may or may not be the case.

### Rule number 1

Always shop around for the interest rate and payment schedule that suits you best.

### Rule number 2

Watch out for 'Loan Establishment Fees'. At Community CPS we believe the most you should pay is \$100. Most banks charge significantly more than this.

So, when it comes to personal loans shop around, never (ever) let a bank have a lend of you... and at the very least, put us on your shopping list.

Call Community CPS on 6286 0555.

## Internet Banking Safety Tips

You may be aware of recent scam emails relating to the Internet Banking services of some financial institutions. These emails appear to be authentic and ask the recipients to update their details and thus reveal login or credit card numbers. This practice is called "phishing".

Please disregard and immediately delete these emails from your P.C. Community CPS will never send emails which ask for your password or account details to be disclosed via a link within the email message. You should never access any Internet Banking service from a link in an email. The following tips will assist in ensuring safe and confidential Internet Banking:

- Check for the padlock symbol, located at the bottom right hand corner of your screen.
- Use current anti-virus and firewall software and the latest patches.
- Only enter Web-Link from the Community CPS Web Site, by typing in the address cpsact.com.au or by clicking on this address from your "favourites or bookmarks" lists.
- After finishing a Web-Link session, always end by using the LOGOUT function, rather than just closing the application down.
- Never disclose your password to anyone.
- Contact Community CPS immediately, if you suspect any communication, purportedly from us is a hoax, or if you think that your Internet Banking security or password have been compromised. You can telephone (02) 6286 0555, email – cps@cpsact.com.au or fax (02) 6286 0560.

For more information about Web-Link security and general information in relation to safe internet use, firewalls, virus scanners, fake emails & websites and online financial fraud please visit [www.cpsact.com.au](http://www.cpsact.com.au)



### Need More Information

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**ABN:** 31 087 649 670  
**AFS Licence Number:** 240672

You can obtain more information about Community CPS and our product and services by contacting us. All Community CPS staff receive a salary. Some staff may also receive an incentive for achieving sales targets. Community CPS may charge fees for the services and products it provides to you. Community CPS may receive commissions for the sale of third party products in the range of 8% – 20% of the premium paid. Full details of benefits and commissions received by Community CPS are available in the Financial Services Guide (FSG). Copies of this document can be obtained by contacting Community CPS Credit Union. The information contained in this publication is general advice. When we provide general advice we don't take into consideration your objectives, financial situation or needs. The decision to acquire a particular product or service rests with you.



*Life without a Bank*