



## WELCOME TO THE SUMMER EDITION OF SOUTH WEST CREDIT NEWS!

I hope you all enjoyed a safe and happy festive season with your families and I wish you all the best for the year ahead.

2014 was a big year for South West Credit, with us celebrating our 50th Anniversary. We would like to thank all of our members, for continuing to support us over the past 50 years and helping us achieve this amazing milestone.

We have noticed that more and more people are choosing to come to South West Credit for their Home Loan. We now offer a wide range of lending products to suit your needs, in fact we believe you won't find better. Whether you are looking to refinance or purchase a new home, read our article below for updates on South West Credit's Home Loan offering.

Unfortunately fraud and card security continue to be a major issue for the finance industry with fraudsters becoming smarter and introducing new scams and methods all the time. See our article over the page to learn how you can stay one step ahead of the fraudsters.

I hope you enjoy this edition of South West Credit news and hope that 2015 is a prosperous year for you.

Regards,



David

### What are you looking for in a home loan?

#### A great interest rate

Our Rate Crusher Home Loan is perfect for you if interest rate is important. The Rate Crusher Home Loan slashes the standard variable home loan rate. If you're looking to borrow more than \$150,000, and want a highly competitive home loan interest rate with no ongoing fees, then talk to one of our home loan specialists today.

#### A little help to escape the rent trap

South West Credit's Family Guarantee Home Loan might be the perfect solution for you to escape the rent trap. If you are struggling to save the required amount for your home and a family member is prepared to support you with a limited guarantee, then South West can lend you up to 100% of the value of your home and you can save thousands by avoiding costly mortgage insurance fees. Interested? The best way to find out if you qualify for a Family Guarantee Home Loan is to talk to our home loan specialists today.

#### Investing to increase your personal wealth

Are you looking to invest in property and would like a Home Loan that is flexible enough to support your strategy? South West Credit can help build a Home Loan tailored to you, ensuring you get the most from your investment. Our Investment Home Loan specialist will work with you to determine what kind of repayments, interest terms and rates are the best option for your personal circumstances. To arrange a no obligation meeting with our investment home loan specialist, contact us today.

#### Find out more:

Call our Loans Manager Rod on:

Ph: 5560 3905 or 0437 603 900

Visit us online: [www.swcredit.com.au](http://www.swcredit.com.au)

## Online & Card Security

When it comes to security it is good to know that you are the best line of defence to protecting yourself from fraud. Below are some tips to help you reduce your risk when shopping online and using your card at home or abroad.

### Shopping online

- Keep your software and virus protection current
- Create strong passwords with more than six characters and try to mix numbers and letters
- Your online banking password should be unique and not reused on another site
- Only buy from reputable businesses, do some research online before making a purchase if you are unfamiliar with the site
- Ignore emails from senders you don't know
- Download files only from sites you know
- Sign up for email/SMS "transaction alerts"

### Using mobile technology

- Protect the devices you use both physically and with passwords/PIN codes
- Sensitive account information should never be stored on your mobile device
- Be aware of your surroundings—don't loudly read your details in a public environment
- Keep your software and virus protection current
- Sign up for email/SMS "transaction alerts"

### Card Security

- Don't choose a PIN that can be easily guessed i.e. date of birth
- Don't share your PIN with anyone
- Always cover the PIN pad when entering your PIN
- Don't let your card out of your sight. If the payment machine is elsewhere, either accompany the retailer or request they bring it to you
- Report missing cards immediately
- Sign up for email/SMS "transaction alerts"

### Travelling overseas

- Tell your card issuer where you're headed and for how long
- Be aware of your surroundings
- Save and check all receipts against your statement
- Don't leave cards unattended
- If using an ATM ensure the transaction has completed before walking away, especially in Bali
- Always cover the PIN pad when entering your PIN
- Change your PIN when returning from overseas
- Report missing cards immediately

## Active Saver Account

South West Credit Union has been the key partner in helping deliver the Healthy Moves program to the children of Warrnambool and its surrounding districts.

In 2014 we launched our Active Saver Account with two local primary schools to reward children financially for participating in the Healthy Moves Program and it has been a great success!

Our Active Saver Account has your children's financial interests at heart, offering fee free banking, a great interest rate and the ability to earn bonus interest to boost your child's savings.



More information will be provided to schools at the beginning of the 2015 school year.

To find out more visit [www.swcredit.com.au/activesaver](http://www.swcredit.com.au/activesaver) or call Leah on 5560 3900.