

Autumn 2019

More winners this year with our School Scholarship Programme

This year was our 10th year of awarding the Scholarships and it means that we will have given over \$75k to schools in the Auckland area in this time.

This year, we received 117 applications for Primary/Intermediate Scholarships from 77 families and 42 from 29 families for the Secondary Scholarships. These numbers were a bit down on last year but we are sure the need is just as great. Unfortunately, not everyone can receive a Scholarship.

As always, the judging of the secondary school applications wasn't easy as these are decided on the quality of the presentation by each pupil. This means that the senior pupils who received a Scholarship felt very proud that theirs were the best.

At the presentation evening, we had over 100 pupils, family, guests and staff join in the celebrations for the awards. Here are some of the photos we took on the night.

Primary Winners



(L to R) Tobiah Meleisea, Delia Telea, Damion Wye, Isaac Pickering, Kayde Brodrick, Michael Gosset, Bella Laban, Cairo Sheck, Ismayeel Patigaroo (absent Kavana Langi)

Secondary Winners



(L to R) Jordan Saimasi Mika, Phynix Kuiti, Aidan Amoa, Wichiyaphon Chotirat, Tevita Ofa, Cheylarn Butler, Lesley Sasalu, Isaac Cercei, Annabel Sasalu, Waverly Faeamani

We've made some changes to our Accesscard

Mastercard has announced that all Mastercard branded cards must have an EMV chip from 1st April 2019. Although our Accesscard is Mastercard branded it does not contain the required chip technology. Therefore, from the beginning of the month, Accesscards will no longer be able to be used for **overseas ATM and POS terminals**.

Key information that you will need to know:



- Accesscards will continue to be used for all NZ purchases;
- New Accesscards can still be issued over the counter by our staff;
- **For overseas, telephone or online use, our AccessDebit card is brilliant.**

Mortgages

Have you got a mortgage with a finance company or a lender that's not a bank? If so, you could be paying up to 10%pa interest rate! **That's awful and we can do much better for you than that.**

If you want to change your mortgage to someone who cares and will look after you,

call Ruth on 571 6775



It's sad but Daylight Saving has come to an end!

Put some "daylight" between you and your bills
and start "saving" again



**MAKE YOUR WISHLIST
COME TRUE**

Personal Loans from 9.95% p.a.

When you apply for your Loan or a top up in April or May, mention this Newsletter for a special prize option.

Are you interested in becoming a Director of the Credit Union?

Our Annual General Meeting is scheduled for September and we are looking for new Directors. The Board of Directors is elected by, and is accountable to you, our Member-owners. The Directors are responsible for the overall corporate governance of the Credit Union including its strategic direction, establishing goals and monitoring achievement of those goals. Our Rules say that the Board shall have not less than 5 nor more than 9 Directors.

Any Member is entitled to put themselves forward for consideration. Directors must meet the Credit Union's "Fit and Proper Person" policy and have their suitability reviewed by the Reserve Bank. We would like to see as many nominations as possible this year. If you are interested in putting your name forward as a Director, please contact our General Manager, Rob Collins.