

Newsletter



November 2015 Spring Edition

Transcomm is moving!



As our members who use the King Street branch will testify, it is in serious need of refurbishment and is too large for our needs. Investment in security is also required for our members' and staff safety. Our lease is expiring so it is a great opportunity to move to new modern premises to be located at Level 2, 535 Bourke Street, on the corner of William Street - just up the road from King Street.

We will relocate from King Street as soon as the new office fitout is ready in early 2016.

Removing cash at the branch and introducing free ATM withdrawals



We are keen to provide all members with fair, free and reasonable access to cash withdrawals. Our branch provides a cash withdrawal service for a small and reducing number of members. When we relocate in early 2016, cash withdrawals from the branch will cease and be replaced by all members having up to four free cash withdrawals each month from any Commonwealth Bank ATM in Australia.

Ceasing branch cash withdrawals will significantly increase safety and security for staff and members. It is appreciated that some members would

prefer to continue using the branch for cash transactions. Those members are thanked for their understanding that this change will provide a significant increase in overall value for all members.

You need a Transcomm access card to use Commonwealth Bank ATMs, so if you don't have one, download the application form at www.transcomm.com.au/pdfs/AccessReplacementCard.pdf

If you wish to make cash or cheque deposits to Transcomm, you can do so at any Commonwealth Bank branch with a deposit book. If you would like a book, call us on (03) 96294484 or 1800 013 042 if you live in Country Victoria and we will order one for you.

Company & Contact details

Transcomm Credit Co-operative Ltd
trading as

Transcomm Credit Union

ABN 54 087 651 750

AFSL/Australian Credit
Licence Number 245 606

Level 2, 535 Bourke Street,
Melbourne VIC 3000

Phone (03) 9629 4484
Country Vic 1800 013 042
Fax (03) 9629 4905

BSB 704-165

Member Services & Loans
Fax (03) 9629 4130

Hours of Business
8.30am - 4.30pm Monday to Friday

Reporting a Lost or Stolen Card
Office hours - Member Services Dept
(03) 9629 4484
After hours - 1800 252 149

General Enquiries
enquire@transcomm.com.au

Website
www.transcomm.com.au



iComm
Internet Banking



Aged Care

It is an emotional time when considering aged care options. Organising finance can be a very stressful part of the process especially when making decisions that involve the family home.

Transcomm's accommodation bond loan provides an interim financial solution for up to five years, which enables a family to focus on finding the right accommodation,

seek advice and think through all financial options without being rushed into making a decision.

Please call our loans staff on (03) 96294484 or Free call 1800013042 if you live in Country Victoria for further information.



Christmas Club Account

Christmas Club account balances will be transferred to member Access Accounts on 1 December 2015. If you don't have a Christmas club, simply call us to arrange one for 2016 for you and you will have saved the money you need for 2016 Christmas present shopping. A Christmas Club also reduces the risk of paying expensive interest on credit cards.



Loans for owner occupied and investment property buyers

Transcomm has a complete range of fully featured residential property loans for home buyers and property investors. Features include re-draw, 100% offset account, flexible repayment options and

market leading variable and fixed interest rates. Call our loan professionals now on (03) 96294484 or Free call 1800013042 if you live in Country Victoria to find the right loan for your home and investment needs.

Beware of scams

Unfortunately scams by criminals seeking to steal money from bank accounts are not infrequent. You are strongly encouraged to keep antivirus software on your computer up to date and be very careful of emails from unknown sources with attachments. If you are unsure about an email, do not open it and particularly not the attachment. Never disclose your PINs or banking details

to unknown email enquiries. And remember if you receive an offer from an unknown source to claim a financial windfall it is highly likely to be a scam that is trying to take your money, not give money to you.



Personal and car loans online

Apply for a loan for your holiday, whitegoods, furniture or car by going to www.transcomm.com.au/products_loans.html and applying online.

Season's Greetings



The Transcomm team thanks you for your support in 2015 and we look forward to being of service to you in 2016. We wish you and your family and friends all the joys of Christmas and a wonderful 2016.