

# MEMBER NEWSLETTER



## Message from our CEO

Despite a disruptive start to the 2021/2022 year with pandemic lockdowns, Northern Inland Credit Union has performed well for this financial year. Assets have continued to grow and are approaching \$430 million at the time of writing. NICU continues to grow strongly in our local market and we thank Members for all of their support over the last 12 months. Interest rates are on the rise, so finally depositors will start to see some better returns and our lending products, whilst increasing, are still very competitive.

### PayTo

A new service Members will see later this year is PayTo, which utilises the New Payments Platform infrastructure. This is a debit service very much like the current direct debit system, however it will be real-time, making payments occur much faster and efficiently between users.

## Farewell to Colleen

In October we said farewell to our long-serving Narrabri team member, Colleen, who has retired to spend more time with family and friends. Her bubbly personality is greatly missed by colleagues and NICU Members.



(From left) Helen, Colleen and Kylie from our Narrabri Contact Centre

### Changes regarding cheques and rediCARD

Our supplier of cheque processing has indicated there are no guarantees that after June 2023 they will be able to continue to process cheques for us due to the significant fall in volumes and increasing costs, industry-wide. Consequently, for the minimal number of users, we will not be offering personal cheque services after that date. In banking today, electronic payment methods are becoming increasingly popular. This includes credit cards, debit cards, online banking, mobile payments, etc. These methods are faster, cheaper, and safer than cheques. Don't hesitate to contact our staff to assist you with these payment methods.

The rediCARD is another product that is coming to the end of life. Throughout this year we will be migrating all rediCARD users to VISA debit cards. VISA debit cards offer more convenience. There are several reasons why people choose to use debit cards instead of a rediCARD or Credit card. Debit cards offer more flexibility than the rediCARD. With a debit card, you can shop online and spend the available

balance on your card. You may also save on transaction fees. Please keep an eye out for communication in relation to migrating to Visa debit.

### Welcome new Lending Specialist Mark Ebert

Last year we welcomed Mark Ebert to our Lending Team and Mark has settled in well. Members are able to book directly with any of our Lending Specialists through our NICU Facebook page or our website under 'Book a Loan Appointment'.

### Inflation and cost of living

We look to support our Members through the 'Your Financial Wellness' platform which is a free service for all of our Members available through the link on our website. This platform aims to assist you in taking control of your finances so that you can meet your financial obligations, and maximise your savings.

We look forward to providing all our Members with more streamlined service improvements over the next twelve months and wish you the best for the remainder of 2022.

Derek McIntyre - CEO



Contact NICU asap if you think you've been scammed.

Independently verify suspicious requests.

Don't give out personal or banking details.

Don't click on the links in texts and emails unless you're sure they're the real thing.

Let's talk scams

~ Reminder: Please update your mobile number and email address with NICU so that we can make contact with you about important changes ~



## Supporting local cricket in Gunnedah

NICU are proud sponsors of Albion Cricket Club who played their first game of the 2021/22 season with a commanding win. Albion bowled the opposition out for 38 and scored the runs without loss of a wicket.

*(Left) Albion Cricket Club batter, Baily Lennox, on his way to 29.*



## Continued support for Narrabri Arts Eisteddfod

We were pleased to support the Narrabri Arts Eisteddfod for another year which was held from the 23rd - 25th of May this year.

## Giving back to our Community in Calala

There was an official opening for the new barbeque area in Calala Rotary Village Park held in October. NICU Directors Barry Pratten and Graham Goodman joined members of Rotary Club, Calala, for the celebration of the park development, acknowledging NICU for the support to improve this lovely community space.



NICU sponsored the Namoi Bushman's Campdraft at Narrabri and will be sponsoring the Ladies Draft again this year. It was a 'locals only' event last July, with 400 entrants from a 100 kilometre radius around Narrabri. The pandemic lockdown occurred the following week so the Association were very pleased to run such a successful event.



*(From Left) Dorothy Wasson and Lee Rodger - Kootingal Art Show Co-ordinator*



## Convenience of Online Statements

Scan the QR code below to register for Online Statements - or visit a branch or phone us



*'Professional but friendly ~ I love banking with NICU. I have achieved so many of my dreams with the help of the amazing staff at NICU Tamworth!'*

**STEPHANIE, TAMWORTH MEMBER**

## In difficult times

We're here to help our Members find smart financial solutions, and this includes assisting you when you are impacted by hardship, such as illness or job loss. Please let us know if you are under any financial duress, and keep in touch with us. If we are aware of your situation, we can be of assistance.



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OR VISIT [WWW.NICU.COM.AU](http://WWW.NICU.COM.AU)