

A photograph of a woman with brown hair, wearing a blue top, looking down at a laptop screen. The image is partially obscured by a red overlay on the left side containing the main headline.

we're here to provide support to our customers.

With all of the uncertainty around the current coronavirus (COVID-19) situation, I'd like to personally reassure our customers that we're here for you. For the last 48 years, our focus has been on supporting our customers and our communities. Throughout this period, our focus will remain the same.

As an essential provider, we have continued to service our customers through all channels, including our branch network. For those customers who have visited one of our branches in recent weeks, you would have noticed a number of changes we've implemented to ensure the safety of all. These include enhanced hygiene and cleaning procedures with the use of gloves, pandemic kits, signage, and additional cleaning and sanitising products.

In addition, we've also introduced social distancing measures, including physical signs for queuing procedures, and allowing only four customers in the branch at any one given time. These measures have been implemented to ensure that we can continue to operate in a safe environment for all.

Our investment in technology over the last few years means that our customers have greater access to online banking solutions, which allows them to manage their banking

anywhere, anytime. The majority of our customers are currently using these online tools. We have also seen a greater shift to these channels in recent weeks. I encourage customers who do not currently use our online services or have a Visa Debit Card, to contact us to activate these channels.

This investment in technology has also enabled our staff to work from home and continue to service the needs of our customers. Our call centre and Member Support teams have commenced working from home, with no impact on the service we provide. As an organisation, we are well equipped to service your financial needs throughout this period.

While this is a health issue, we recognise the financial impacts this will have on many of our customers. The Government has announced a number of stimulus packages for those directly impacted by COVID-19. In addition, we are committed to assisting our customers through this period. Our loan customers would have recently received communication from us, advising them of their options, including repayment holidays. We have called each of our business loan customers to discuss their individual circumstances and

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determine what is the right solution for them. We've also provided a range of updates on our website, so our customers can stay up to date.

As a customer-owned banking organisation, it's important that we balance the needs of both our loans and deposit customers. We also appreciate that our deposit customers may be impacted during this period, due to job losses or other issues related to COVID-19. We're committed to assisting all of our customers and encourage you to get in touch with our team if you would like any assistance.

I would also like to take this opportunity to recognise the contribution of the Member Services staff during this period. I extend my deepest gratitude for their exemplary work. Many members of the senior management team and I have witnessed first-hand their commitment to providing the first-class service under difficult circumstances.

No doubt, the coming months will present a number of challenges for our community. Please have comfort in that our team will be here, both through our branches and our call centre which is open six days a week (Monday-Friday 8:30-5:30pm and Saturday 9:00am - 1:00pm).

We'll continue to provide our customers with personalised solutions to help you, not only during this period but beyond. We're just a phone call away.

Please stay safe and healthy. I thank you for your support, and I look forward to continuing to service your financial needs.



Anthony Perkiss
CEO

types of fraud to beware of amidst the COVID-19 outbreak.

fake Goods.

As the demand for resources grows and the pressure on businesses and individuals increases, it is possible many will look to other suppliers to meet that demand or cater for their needs.

Fraudsters are setting up fake websites and advertising across open source and social media that they can provide, for example, goods such as face masks, ventilators, cleaning goods, foods, and domestic sanitary equipment.

The advertising will indicate that supply can be in bulk. It is unlikely to be extremely cheap as fraudsters are aware of the sheer demand for such goods.

Prevention.

In order to prevent yourself from being a victim of this type of scam, the following steps should be considered:

- Only deal with a confirmed supplier either by previous successful purchase, Government authorised or recommended by someone you trust who has had a successful purchase.
- Always conduct open-source searching around whether there is a suggestion that it is a scam.
- Always use sites such as WHOIS and business registrations to establish how long the 'new' supplier has been in existence.
- Use open-source to check out phone numbers and emails provided.



malicious emails.

Nearly every piece of news is currently connected with COVID-19. Governments and companies are also sending out emails about the virus and how they are dealing with it.

Fraudsters are pretending to be Government organisations/businesses / financial institutions and sending out fake emails designed to trick people into opening attachments that download malicious software.

Such email may have fake screenshots and imagery taken from real and related websites.

Prevention.

In order to prevent yourself from being a victim of this type of phishing/malware attacks, the following steps should be considered:

- Never click on any link or open any attachment within an email unless it's from a known and confirmed contact.
- If you get an email from a website you subscribed to, go directly to the website to check on your account. Do not use any link in the email you received.
- Delete all emails you are suspicious of immediately. Clear your junk mail regularly, as well as your email deletion folder.

fake funding.

In this scam, individuals receive fake emails, text messages, or social media posts, asking them to donate money to a research team that is allegedly developing a drug to treat COVID-19. Others claim they are nearing a vaccine for immunising the public against the virus.

The email will take them to a donation link where they can send a donation to help the advertised cause.

The fraudsters will put imagery and videos in the emails showing people suffering but also provide some technical information apparently linked to the vaccine, as well as videos allegedly to show the vaccine being tested.

Prevention.

In order to prevent yourself from being a victim of this type of scam, the following steps should be considered:

- Never click on any link or open any attachment within an email, not from a known and confirmed contact. The same applies to any messages via social media.
- All such projects around vaccine development are Government-led and did not involve mailshots asking for donations.
- Do not make any such donations as these are all fake.



your financial wellness matters.

Amidst the COVID-19 outbreak, it's important to understand your current financial situation. To help, we've provided our customers with a **FREE online tool** to help you better understand your current financial situation.

The **Your Financial Wellness** tool provides you with a personalised **Financial Wellness Snapshot** based on the information you provide. Now more than ever, it's important that you have that financial snapshot at hand.

You'll be given access to a number of tools and resources to check if you're on track and assist you through the months ahead. Here's how you can get started.

- 1 activate your membership.**
To activate your membership, visit yourfinancialwellness.com.au/illawarracu and complete the short form. You'll then receive an activation email with a link to the online portal.
- 2 complete the online survey.**
Using the secure online platform, complete the online form to help determine your current financial position.
- 3 keep track.**
The solution will provide you with a range of tools and resources to help you build a strategic view of your finances and plan for the future.

Any advice given is of a general nature only and does not take into consideration your objectives, financial situation or needs. Please consider the appropriateness of the advice before acting. Illawarra Credit Union Limited ABN 14 087 650 771 AFSL/Australian credit licence 245576

ways to bank. In addition to our branches, there's a number of ways you can bank with us. To learn more, visit illawarracu.com.au/ways-to-bank



Call centre



Internet banking and moneytree



Phone banking



Visa Debit Card with PayWave



Pays and wearables



Bank@Post

notice of deposit rate changes.

Please be advised that the Credit Union will be making some changes to its deposit products. For more information, visit www.illawarracu.com.au/latest-news