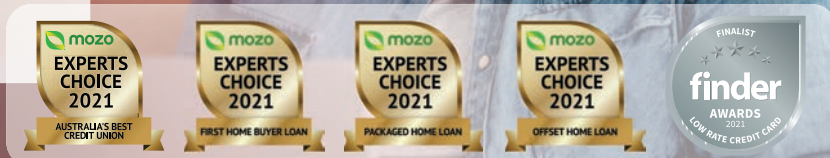


thanks for the recognition.



My wife and I have always had excellent and courteous service from any member of the Illawarra Credit Union that we have dealt with. Because of this, even though we now live in Goulburn, we still use this credit union for all our financial dealings.

- A valued customer



Thank you for your ongoing support over the last year. I hope you and your loved ones are keeping safe and despite the many challenges, we are always here to support you. I am pleased to share with you that your Credit Union has had a successful financial year.

I'm also thrilled to announce that Illawarra Credit Union was awarded Australia's Best Credit Union for 2021 by the experts at Mozo. We always strive to find ways we can add value to our customers through our products and services. This independent assessment conducted by Mozo recognises the ongoing efforts of our team to push the boundaries and deliver market-leading products for our customers all across Australia. This is the eighth award we've received from Mozo this financial year, winning four home loan awards, two personal loan awards, and one credit card award. We were also named a finalist by Finder in the Low Rate Credit Card category, just missing out on the win.

Innovation and curiosity underpins the way we do business. Our team are often sharing feedback from our customers, and it's this feedback that results in new product developments, and ideas that make it easier for our customers to bank and access products online.

Many of our customers will be excited to find out that we now have available a Bucket account, that allows you to open nine fee-free accounts to help you manage your everyday expenses. Bucketing can help you control spending and achieve even bigger goals. Our team can assist in helping you setup these new bucket accounts, as well as explore how we can help you achieve your savings goals.

We've also introduced green loans as an incentive for customers looking to buy a new energy efficient car, or to fit out your home with clean energy products,

such as solar panels, rainwater tanks or energy efficient white goods and appliances. We are offering customers interest rates on green loans, which are lower than a standard personal or car loan.

I encourage you to visit our website to learn more about how you can take advantage of these new products.

I would also like to draw your attention to a number of enhancements we've made to our digital channels, to enable our customers to self service anytime, anywhere. In March we launched our password reset functionality, allowing customers to reset their password using their Visa Debit card details. We continue to receive positive feedback from customers taking advantage of this service. It's also pleasing that customer have activated all aspects of their banking, so they can easily move to transact online or with their Visa Debit card at Australia Post.

We've strengthened our partnership with Australia Post. This partnership gives you, our customers, access to 3,500 locations across Australia where you can conduct your banking up to six days a week at selected locations.

Once again, I thank you for your feedback and your ongoing support. We are a close team at the Credit Union and we love nothing more than helping our customers achieve their financial goals.

I encourage you to connect with us on Facebook and LinkedIn to stay up to date with the latest news around our products and services. And, if you've enjoyed your experience with us, we'd love if you could share your positive experiences with your family and friends.

Anthony Perkiss, Chief Executive Officer

online security.

To guard against unauthorised online transactions, we've provided some guidelines on how you can keep your money safe when using your Visa card, phone banking, internet banking and moneytree.



It's important to ensure that you keep your Visa card, and password secure so you decrease your liability for unauthorised transactions.

Liability for these transactions will be determined by the Conditions of Use applying to your Visa card, phone banking, internet banking, or moneytree, and the provisions of the ePayments Code.

Information about the ePayments Code is available from the Australian Securities & Investments Commission website, www.asic.gov.au. For more information, please call us on 13 22 49.

do's.

- Sign your Visa debit or credit card as soon as you receive it.
- Familiarise yourself with your obligations to keep your card and password secure.
- Familiarise yourself with the steps you have to take to report loss or theft of your card or to report unauthorised use of your card, moneytree, or phone or internet banking.
- Immediately report loss, theft or unauthorised use to us.
- Use care to prevent anyone seeing your password being entered on any device (ATM, phone or computer).
- Keep a record of the VISA Card Hotline telephone number with your usual list of emergency contact numbers.
- Check your statements regularly for any unauthorised transactions. You can do so via internet banking or our mobile banking app, moneytree.
- Immediately notify us when you change your address.
- ALWAYS access phone banking or internet banking using our OFFICIAL phone number (13 22 49) and URL addresses (illawarracu.com.au).
- If you access internet banking on someone else's PC, laptop, tablet or mobile phone, ALWAYS DELETE your browsing history.

don'ts.

- Never write your password on your Visa card or on anything which is kept with or near your Visa card.
- Never lend your Visa card to anyone.
- Never tell or show your password to another person.
- If you change your password, do not select a password which represents your birth date or a recognisable part of your name.
- ALWAYS REJECT any request to provide or to confirm details of your password. We'll NEVER ask you to provide us with these details.



1

We've launched a new **Bucket account** to help you manage your money. You now have the flexibility to open up to **nine fee-free bucket accounts** alongside your Everyday transaction account.

It's easy to open your Bucket account, log onto Internet Banking today. Conditions apply.

To learn more about our new Bucket account, visit illawarracu.com.au/banking/everyday-bucket



JUST LANDED

2

We're making it easier to receive international payments through Western Union.

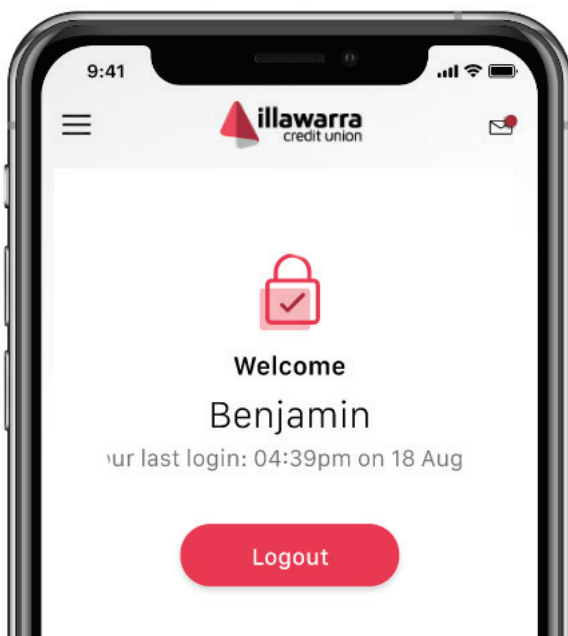
You can now receive international payments with **no processing fee**, with funds being processed directly into your account. Plus, you'll receive your funds faster than our current Swift Payments system.

To setup an Inward Telegraphic transfer visit illawarracu.com.au/travel/western-union



3

We're **updating our mobile banking app, moneytree**. We're excited to share the fresh new design, which is easier to navigate, allowing you to manage your banking anytime, anywhere.



**COMING
SOON**

Introducing our green personal loans!

Enjoy the package benefits for our green personal loans:

- ✓ 100% offset account¹, which must be used to make your loan repayments.
- ✓ Redraw facility
- ✓ Online banking
- ✓ E-statements



Green eco loan

For new unsecured P&I loans \$1k to under \$30k

5.99% | **7.13%**
p.a. p.a.
variable rate comparison rate*

Clean energy products for your home.

- ✓ Solar hot water systems
- ✓ Solar panels
- ✓ Rainwater tanks
- ✓ Air conditioners
- ✓ White goods and appliances
- ✓ Highly efficient electric heaters

Green car loan

For new secured P&I loans \$10k to under \$100k

4.25% | **5.40%**
p.a. p.a.
variable rate comparison rate*

Important notes.

Terms and Conditions apply. See the Green personal loan package conditions of use. Credit eligibility criteria, terms and conditions, fees and charges apply. Any advice given is of a general nature only and does not take into consideration your personal circumstances. Please consider the appropriateness of the advice before acting. Eligibility criteria, t&cs, fees & charges may apply for loan products. Illawarra Credit Union Limited ABN 14 087 650 771 AFSL/Australian credit licence 245576.

*Comparison rate is calculated on an unsecured or secured loan amount of \$30,000 over a term of 5 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Please refer to the Credit Fees and Charges brochure.

1. An offset account is attached to the loan and used to make loan repayments. Please refer to the Account and Access Facility Conditions of Use and Fees and Charges brochure.

Notice of rate changes.

Effective from 30 July 2021, the Credit Union will be updating rates and tiers on our Christmas account. To learn more about the changes, visit

illawarracu.com.au/latest-news/Christmas-Updates