

# Two smart reasons to belong to ACU.

Squeeze more out of a Skinny mobile prepaid plan.

Only Skinny offers ACU members 50% more\*\* value with no contract + unlimited Skinny to Skinny minutes.

From \$16 a month with your ACU Debit card.

\*\* The 50% more mins and mbs begin from your first combo renewal. See full conditions blow\*\*



Combo mthly	Data	Free Minutes AU & NZ	TXT AU & NZ
\$16	750 MB usual 500MB	150 usual 100	Unlimited
\$26 \$39 2d	1.5GB usual 1GB	450 usual 300	Unlimited
\$46	3.75GB usual 2.5GB	Unlimited	Unlimited

Grab a smart phone the smart way with an ACU personal loan\*.



**Samsung Galaxy S6**

32gb / 3gb RAM  
up to 128SD  
16/5 megapixel cameras

**\$1,142**

**\$10.98** per week  
(Over 24 months)



**Samsung Galaxy S5**

16gb / 2gb RAM  
up to 128SD  
16/2 megapixel cameras

**\$795**

**\$10.20** per week  
(Over 18 months)



**Samsung Galaxy S4 Mini**

8gb / 1.5gb RAM  
8 megapixel camera

**\$545**

**\$10.50** per week  
(Over 12 months)

**SAMSUNG**

**Easy application:** In many cases, because we know your banking history, you may be 'pre-qualified'.

**Easy terms:** Over 12, 18 or 24 months.

**Instant access:** To Internet banking, online shopping, and staying in touch with family and friends on social media.

\*Terms and conditions apply, while stocks last. Pricing can be subject to change.



To grab either or both of these exclusive deals ask at your local ACU branch.

**SAMSUNG**



## Much more than just finance

**If you want to know more about ACU:**

- > **Call** 0800 240 200\* or (09) 277 8244
- > **Visit** [www.acu.nz](http://www.acu.nz)
- > **Go** to your nearest ACU branch

# ACU

Aotearoa Credit Union

*We're local like you*



An investment statement is available from any of our offices. Aotearoa Credit Union is exempt from the requirement to have a credit rating. As such, the credit worthiness of Aotearoa Credit Union is not rated by a rating agency approved by the Reserve Bank of New Zealand under section 157J of the Reserve Bank of New Zealand Act 1989. Aotearoa Credit Union is not a registered bank under the Reserve Bank of New Zealand Act \*0800 number cannot be called using a mobile phone device. \*\*Applies to \$16, \$26 and \$46 Monthly Combos only. No bonus on Standard rates, Add-ons or other Combos. Combo renews every 30 days (unless cancelled). Unused Rollover Data remains valid for 12 months provided your Rollover Data Combo auto-renews each month and isn't cancelled. Texts and Rollover Mins are to NZ & Australian mobiles & standard landlines. Person to person standard calls & texts only. Premium rate numbers excl. Use in NZ only. For terms and extra charges see [skinny.co.nz](http://skinny.co.nz)

# THE VOICE

News and views from ACU



“Putting your  
money to work”



**ACU**

Aotearoa Credit Union

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# From our CEO

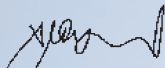
Tena koe, Talofa lava, Kia orana, Malo e lelei, Fakaalofa lahi atu, Bula vinaka, Malo ni, Halo ola keta, Mauri, Fakatalofa atu, Namaste, Ni hao and Welcome

In 2015, ACU achieved a surplus of \$294,000. This was a major turnaround from the previous year's loss and solidifies our aligned efforts to be a strong and stable financial organisation.

With over 25 years of experience, Aotearoa Credit Union remains steadfast with our mission to support whanau now and on into the future. This edition shows myriad products available to improve your financial wellbeing.

Encouraging thrift; did you know with a minimum of \$500.00, you can access competitive term deposit rates to support your savings goals? Winter months are on the

horizon, if you're in need of a reliable motor vehicle, remember to talk with your Credit Union staff on how to finance a replacement motor vehicle on no deposit and repayment terms to suit your budget.



Anthony Wilson  
Chief Executive



## Here's how ACU is different

For many local people, Aotearoa Credit Union is their one-stop financial shop. Just like the big banks, we provide loans, savings and investment accounts, and insurance services. We also have local branches, and offer 24-hour phone banking and ATM/EFTPOS facilities.

### We're for people, not for profit

Credit Unions put people before profit. Once our overheads are paid, all ACU's profits are returned to our members through very competitive interest rates on savings, low-cost loans, improved services, and reduced fees.

### SAVINGS

We offer a range of everyday banking and special-purpose savings products, designed to support the lives and goals of our members and their families. Our unique savings options support our community to be prepared, and get ahead.

- **Access Account** – A full-service everyday banking facility that includes options for all transactional needs.
- **Christmas Club** – A special-purpose account with an excellent interest rate to support families to prepare for the financial pressures of Christmas.

- **Home Savings** – Designed to support our members who are saving for their dream home.
- **Serious Savers** – A high interest "on call" savings account for general savings.
- **Junior Savers** – A fun account for youth that encourages our young people to build strong savings habits for the future.
- **Golden Years Package** – Specifically designed for members to manage their money in retirement. Offering Superannuation recipients everyday banking with freedom from transaction fees.
- **Loan Provider Account** – A unique cooperative savings product that pools contributions to provide funds for members to borrow against.
- **Term Investments** – A range of competitive investment products with terms from 30 days – 2 years, with minimum contributions starting at just \$500.



Aotearoa Credit Union

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## LENDING

Aotearoa Credit Union offers conventional and special-purpose lending facilities tailored to the unique needs of our members.

- **Fast Emergency Loans** – Small, convenient loan products secured against members' Loan Provider savings.
- **Personal Loans** – Personal loans available for just about any worthwhile purpose, including motor vehicles, home improvements and holidays.
- **Overdrafts** – A convenient facility to help members with unexpected expenses.

## BANKING SERVICES

We offer a range of ways for our members to bank, providing choices that best suit how our people prefer to access and manage their money.

- **AccessDebitCard™** – Our real-time online Mastercard® enabled debit card can be used at over 9 million retail outlets and ATMs in 93 countries.

- **AccessCard®** – 24/7 access via ATM/Eftpos services.
- **AccessTeller®** – Offering 24-hour telephone banking services.
- **AccessText** – A text balance enquiry and transfer facility for convenient mobile banking.
- **AccessCash®** – Convenient cash access is available at a number of ATMs located at our branches.

## INSURANCE

Our select range of insurance options are specially designed to enhance our savings and loan products.

- **Loan Protection** – A special-purpose life insurance linked to an ACU loan balance.
- **Credit Union Insurance** – Motor vehicle insurance, usually provided with ACU car loans.
- **Funeral Plan** – An insurance plan to provide family members with peace of mind in the event of death.
- **Credicare Tangihanga Fund** – Unique to ACU. A donation system where members give up to \$2 when a member of the Credicare group passes away.

## Opening of New Look Papatoetoe Branch

Just over 25 years ago, ACU first commenced trading out of premises combined with Manukau Urban Maori Authority in Papatoetoe. One Monday 30th November 2015, ACU Papatoetoe Branch opened in a new location at 18 St George Street, Old Papatoetoe, Auckland, a short distance from where the Credit Union first commenced.

Our flagship branch has corner site and welcoming street appeal displaying proudly the teal colours of ACU. Geographic linking between the past and present is best observed by a wall mural depicting the Old Papatoetoe train station featured inside the branch.

Easing your Member experience in branch, two stand-alone internet banking kiosks are available. By logging on to your internet account, Members can complete internet banking set ups and have up to the minute balances.

Sili Lale, Branch Manager since 2014 welcomes Members to visit the new premises and experience how ACU can help you meet your financial goals.



*Internal wall framing and laying data power cable within concrete floor*



*Applying signage to windows and walls*