

# The HighTable

ISSUE 3  
AUTUMN 07

Tips, Specials and Community News from BDCU - the Credit Union for residents of the Southern Highlands and Tablelands.



**Term Deposit Special** – 6.55% p.a. for 7 months. Minimum \$50,000. Interest paid on maturity.



**Swing Supper Club** – we celebrated the roaring forties on March 16 to raise money for the Bowral children's ward. See the photos.



**Students & Apprentices** – money's tight when you leave school. This fuss free package makes things simpler and saves you money.



**New Mittagong Branch** – we've moved down the road to a spacious branch with lots of parking and internet banking pods. Instead of putting a man in a big costume, we thought we'd celebrate by giving away a VMoto Scooter.



**Win a trip to France with Visa**

See the Rugby World Cup by using your BDCU Visa card. Don't have one? It's one of the lowest rates around.



**MAD Youth Give Money Away**

MAD Money is supporting four much needed initiatives thanks to MAD Youth's latest \$10,000 Grant Giveaway.

# EASY INVESTING

## Set and Forget



### Term Deposit Special

- 6.55% p.a. for 7 months
- Minimum of \$50,000
- Interest paid on maturity
- Effective 01 April 2007
- May be discontinued at any time

### HOW TO APPLY

### MEMBERS

If you are an existing member, download the application form. Then simply return it to any branch, or fax, post or email it back to us.

For any questions, please call us on (02) 4860 4000

### NOT YET A MEMBER?

If you aren't a member just yet, joining BDCU is as easy as opening an everyday account.

The easiest way is to visit a branch with some identification.

Then you're ready to experience all the financial, social and community benefits of membership with BDCU.

Terms and conditions, fees and charges apply and are available on application or request. A Product Disclosure Statement (PDS) exists for Term Deposits and can be obtained at any BDCU branch or [www.bdcu.com.au](http://www.bdcu.com.au). You should consider the PDS before deciding whether to acquire or hold the product.



# SWING SUPPER CLUB Highlights and Photos



“The feedback was unanimously positive. It was a sensational night,” said Ross Stone who is on the BDCU Childrens Foundation committee, which is the recipient of the March 16th event proceeds.

There were naval officers, cigarette girls, a giant Toblerone (which fetched \$500 at auction), caricatures by the gifted albeit unflattering Brendan Ackhurst, a fortune teller, drinks and haute cuisine by Centennial Vineyard Restaurant.

Swing band Eros wooed everyone with

their big band sounds and incredible vocals. The Highlands answer to The Andrews Sisters - Catalina - completed the 1940s experiment and fuelled the dancing.

Total funds raised for the night were in excess of \$16,000. This brings the BDCU Childrens Foundation total funds raised to \$100,000.

The aim of the foundation is to raise \$500,000 for equipment and refurbishment of the dilapidated childrens ward at Bowral Hospital.

# STUDENTS & APPRENTICES



## New accounts and concessions to make things easier

It's a great time of life, but money can be tight. We've devised some simple accounts and discounts to make things easier while you're at uni, TAFE or beginning an apprenticeship.

### Student / Apprentice Account

An everyday account like you're used to but with special cost savers:

- no account keeping fee
- no ATM fees
- free internet and phone banking
- free branch deposits and withdrawals
- free BPAY®
- free direct debits
- free EFTPOS

### eAccess Savings Account <sup>1</sup>

The 'e' stands for electronic. Transfer any spare cash into eAccess via the phone or net and earn high interest on every cent. When you need it, transfer it back to your everyday Student / Apprentice account for instant access.

- high interest rate
- no fees for deposits and withdrawals done via phone or net
- funds available instantly

- a great way to make rapid savings for that trip to Europe, new furniture, or a car.

### Visa Credit Card <sup>2</sup>

Students and apprentices can obtain a special Visa credit card with a limit from as little as \$500.

This way it's handy in an emergency but you're not going to get yourself into trouble.

- one of Australia's lowest interest rates
- 44 days interest free on purchases

### Visa Debit Card <sup>3</sup>

If you don't want a credit card just yet, but you do want all the functionality of one, a Visa Debit might be what you're after. • book tickets, hotels and flights on the phone or internet like a credit card

- it uses your own money, not credit
- no credit checks required
- you can use it in ATMs and EFTPOS like an ordinary card



## Car Insurance Discount <sup>5</sup>

Your car is your freedom and may be your means of getting to work, uni or TAFE.

Make sure it's well looked after with car insurance from BDCU. In as little as 10 minutes, we can organise a quote for you with a built in discount.

To get a quote:  
call us (02) 4860 4000

## Protect your things

Living away from home is great. But it's not so great if someone robs you.

Protect your clothes, CDs, your PC and games unit, jewellery and camera with contents insurance that we arrange for you.

You can have everything replaced with brand new gear in the case that they are stolen or damaged.

To apply for any of these accounts, please call (02) 4860 4000, visit a branch, or email us at [memberservice@bdcu.com.au](mailto:memberservice@bdcu.com.au)



## Student / Apprentice Loan <sup>4</sup>

Whether it's text books, tools, a car or computer; if some cash could come in handy, give us a call.

As long as you are over 18, we may be able to assist with finance for any worthwhile purpose. Lending criteria apply.

Key features:

- cheaper than a Personal Loan
- waived establishment fee

This information is general in nature and doesn't take into account your personal situation or objectives. You should consider whether it's right for you in light of these factors. Terms and conditions, fees and charges apply and are available on application or by request. 1. You should read the Savings Accounts Product Disclosure Statement (PDS) before deciding whether to open a Student Account or an eAccess Savings Account. The PDS is available at any branch or on our website. 2. Credit criteria apply. Not available to existing BDCU VISA cardholders. 3. You should read the VISA Debit Product Disclosure Statement (PDS) before deciding whether to open a VISA Debit Account. The PDS is available at any branch or on our website. 4. Lending criteria apply. Loan can be secured or unsecured and rate will vary accordingly. Half a per cent will be removed from the determined personal loan rate 5. Insurance is issued by Vero Insurance Limited ABN 48 005 297 807. BDCU is the arranger of the insurance. A Product Disclosure Statement exists for both Motor Vehicle and Home Contents insurance. You should read it and consider whether it's right for you before buying a policy.

# NEW MITTAGONG BRANCH



Benefits of your new advice centre at Mittagong: **CLOCKWISE FROM LEFT** Free coffee, secure internet banking pods, win an eco-friendlier and ubercool motor scooter, nice & non-pushy staff

The Mittagong branch of BDCU has moved a little further down the road. You can now find us at Shop 23 at 197 Hume Hwy.

We're in the banking strip (nestled like a rose between ANZ and the Commonwealth Bank) out the front of Highlands Marketplace.

Members can enjoy a more spacious branch with internet pods, free parking, and the convenience of having a number of specialty stores as well as Big W and Woolworths.

The new location is a more convenient way for members to reach us and take care of all the family household needs at the same time. To make it even more convenient, we have longer opening hours.

**Monday - Friday 8.30am - 5pm**  
**Thursday 8.30am - 6.00pm**  
**Saturday 9.30am - 11.30am**

## WIN A MOTOR SCOOTER

To celebrate the opening of our new Mittagong Branch in Highlands Marketplace, we are asking members to refer a friend and win a motor scooter.

To win, simply open a membership with BDCU at any branch. If you're already a member, just refer a friend or family member. Every new member - and every referring member - is going into the barrel draw.

Every week between 19 March and 29 June, a \$50 fuel card will be won. On June 29, all entries will go into our barrel draw for the Motor Scooter Showcase Playoff.

Fifteen contestants will be drawn. If drawn, you'll be asked to come to Mittagong Branch on Saturday 7 July at 10am to select a key. One key will unlock access to the scooter. If that's your key, the scooter is yours.

Terms and conditions available online. TPL 07/0085 I

# AIMEZ-VOUS LE RUGBY?

## LOVE RUGBY? WIN A TRIP TO PARIS



It's the perfect marriage—rugby and France! VISA is giving away a dream trip for two people.

Enjoy the thrill of this international sporting event, and the passion of the world's most romantic city.

Your trip includes:

- Two business class return airfares to Paris
- Accommodation
- Two tickets to both Rugby World Cup 2007 semi-finals

Between the riveting matches, you can take in the cultural highlights of France. dine at world-famous restaurants, and tres chicque boutiques.

You'll be automatically entered every time you use your BDCU VISA card between 02 April and 27 May 2007 and press the 'credit' button.

Don't have a BDCU VISA Card?

### VISA CREDIT

Enjoy more of life by switching your card over. We have one of the genuinely lowest rates in Australia—to start with—and ongoing. Plus, up to 44 days interest free on all purchases.

### VISA DEBIT

If you don't want a credit card, but you do want to shop online, book hotels, concerts and plane tickets – a VISA Debit might be what you're after. VISA Debit has all the advantages of a credit card, but you use your own savings.

Call (02) 4860 4000 or visit a branch.

No credit checks required.

# MAD YOUTH GIVE IT AWAY

## LATEST GRANTS OF \$10,000 FOR YOUTH PROJECTS

With ceremony guests dressed around the theme 'What you wanted to be as a child', three organisations received grants from MAD Youth, Wingecarribee Community Foundation's youth philanthropy committee.

Wingecarribee Road and Safety Committee program, U Turn the Wheel, received \$4,000. The grant will be used to host a free workshop for year 11 students from six schools.

The aim is to reduce the incidence of road accidents in young people.

Youth community radio 92.5FM received \$2500, which will be used to purchase broadcast microphones, monitors, a CD/MP3 player and lighting.

Wingecarribee Adolescent Mental Health Team received a \$2100 grant for a pilot program on weight management. Youth philanthropy officer Cassie Grant said 10 young people would be involved in the program.

"Sometimes anti-depressant medication can lead to weight gain," she said. The program will involve gym membership and personal training.

MAD Youth received funding from Foundation for Rural and Regional Renewal and BDCU to help with the granting process.



Article and photos courtesy of Southern Highland News. Pictured from Top: MAD Youth and guests Below: Lucy Butler, Ross Stone and Cassie Garrett (current youth officer), Bottom: Charmaine Cooper, Loftus York (U Turn The Wheel) and Katelyn Jones