



Update from our Chief Executive

Our Credit Union has continued to go from strength to strength, and it's been fantastic to receive feedback from members saying just that!



I recently had the pleasure of a local member coming into our office to discuss the investment options being offered to consumers in New Zealand. We discussed how the Financial Market Authority (FMA) plays a role in protecting consumers, by ensuring registered banks and credit unions comply.

At times, some investors look for better returns on their money without fully understanding the associated risks, which could potentially put their hard earned savings at risk. In the last 12 years there has been more than 65 failed finance companies in New Zealand, with an estimated loss in excess of \$3 billion.

When you are considering investing your money it's important to understand the associated risks. As such, you may want to obtain financial advice from a suitably qualified person, such as an Authorised Financial Adviser (AFA) who must meet eligibility requirements set by the FMA. For more information on investments, you can visit the FMA website: www.fma.govt.nz and Sorted website: www.sorted.org.nz.

Thank you for supporting our Credit Union, and I would welcome your feedback and thoughts about how we can make our Credit Union even stronger. You can contact me on 0508 613 328 or email brendanp@firefighters.co.nz.

All the best!

Brendan

iPad Mini Winner

Judd Thompson from Napier was the winner of our February Loan promotion, winning an iPad Mini. Brendan, our CEO, rang Judd to tell him he won and Judd's response was "Cool! Wow! That's such a great surprise and is going to come in so handy for the kids. Thanks NZ Firefighters Credit Union!"

Judd has been a valued member of ours for 14 years and we are so pleased to have had the opportunity to be of help to him in February - and he was an absolute pleasure to deal with.

Update from our Team

Three months of 2018 done and dusted - it's hard to believe summer is over and we are on the downhill slide to winter. It might be time to start planning a holiday somewhere tropical for July... Bali, Rarotonga, Fiji... If that sounds good to you I know where you can get fantastic service and a great interest rate loan to book your holiday – and I'll even carry your bags if you take me with you!!

On the team front:

- Chelsea has been looking at flights for a winter holiday in Bali.
- Teresa is looking at getting a kitten or pet rabbits for her kids.
- Tia-Maree is in full planning mode for her Round the World trip and leaves in July – on my birthday. And she didn't even buy me a ticket!
- I've been to see Macklemore and Ed Sheeran in concert and next up is Imagine Dragons, Niall Horan then Pink and Taylor Swift – yes, I am a teenybopper at heart!

On the business front, we may ask you to send us updated identification next time we talk to you as we are currently updating our files to ensure we continue to provide you with the best service. For more information see our Identification Guide at www.firefighters.co.nz, under Forms and T&Cs.

We look forward to hearing from you soon,
Lauren 😊





OUR LOAN SPECIAL A SUCCESS!

Some of you may remember that here at NZ Firefighters Credit Union (NZFCU) we would run a 'loan special' once a year. This special was to allow our members to draw down a loan without the 10% security we normally required in the Loan Provider account when applying for a loan.

Great news! Every day is now essentially a loan special at NZFCU... because the 10% security in your Loan Provider account is no longer required. **So with no deposit required**, you can consolidate your debt, buy a new car or book the holiday you want, while knowing you are getting a fantastic interest rate from your Credit Union.

So what does no 10% loan provider security required mean for you?

Well, it just makes our **easy loan process even easier**. You can choose to have extra money going into your savings on top of your loan repayment amount, but you don't have to have 10% of the loan total up front like you once did.

In fact, the Loan Provider account has now been named the Loan and Savings Provider and we are encouraging our members to use it as a savings account. As it isn't accessible via Online Banking, it makes it that little bit easier to save without dipping into it on a regular basis.

A Debt Consolidation Loan success story... a Volunteer Firefighter from a Wellington station heard about us and our debt consolidation loans, so after a couple of friendly emails with Lauren he popped into the NZFCU office with a Membership Mandate and a loan application form to consolidate his credit cards, overdrafts and a bank personal loan that he wanted to consolidate into one loan. We worked out how much was owed, and what repayments he wanted to make.

He left a much more organised and happier person! That's because he had taken a step to becoming more financially secure – and is now saving over \$300 per fortnight in repayments by combining all his debt into one easy loan.

While it was fantastic to have a chat and sign the loan documents in person, we understand that most of you are unable to come into our office. Our **Debt Consolidation Loans** can also be easily done via phone/email - **we are here to help you!**

How do you apply for a loan?

It's easy! Simply download a loan application form from our website www.firefighters.co.nz and complete, or alternately apply directly from your NZ Fire CU Shift Calendar Mobile App (loan button), and one of our friendly lenders will call you to discuss your loan and repayment options.

Or call us today to discuss your loan needs with our friendly team on 0508 613 328

Normal lending criteria and an establishment fee applies. Personal loan interest rates range from 9.95% pa, based on security offered, to 13.95% pa for unsecured loans. See our website: www.firefighters.co.nz for further information.



Check out NZFCU on
Facebook today!

Have you got our new App yet?

Search 'NZ Fire CU' on both the App Store (Apple users) or Google Play Store (Android users) and you will be able to download both our Mobile Banking App and also our new NZ Fire Shift Calendar. Keep in mind you can apply for a loan directly from the Shift Calendar App too...it couldn't be easier to get your finances in order with NZFCU than it is right now.

Copies of our Terms and Conditions and Product Disclosure Statement are available from the NZ Firefighters Credit Union. These can be viewed at www.firefighters.co.nz or by calling 0508 613 328.

New Zealand Firefighters Credit Union is proud to be credit union and not a registered bank