



## Update from our Chief Executive

**Our unique value proposition of providing membership exclusively to Firefighters, the Emergency Services Community and their families is something I'm immensely proud to be part of.**



Our approach around a personalised one to one relationship that supports the objective of 'Firefighters helping Firefighters' is at the heart of our existence.

Looking back over this financial year which ends on 30 June 2018, I reflect on the enormous amount of work the Board and Credit Union team has achieved for you – **our valued Members:**

- Mobile Apps that contain the Fire and Emergency New Zealand Shift Calendars for both Android and Apple devices
- Online Loan Application functionality for Members on our website
- The soon to be launched new AccessDebit Mastercard, which will include the latest Fire and Emergency New Zealand Fire Engine image

And looking into the next financial year that commences 1 July 2018, I'm pleased to say that we remain committed to delivering appropriate products and technological solutions to you. This includes our Credit Union moving to a new Oracle Tier One banking platform, which will allow us to offer you Overdraft facilities.

**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](mailto:brendanp@firefighters.co.nz).

All the best!

*Brendan*

## Update from our Team

**Wow...** what a hectic few months we are having!

We have been flat out in the office with the lead up to changing our banking platform and we have all been out of the office for some training with one of the Credit Unions that has already moved over to the new system. **See our Special News for more info!**

We are hoping that the changeover will go ahead with very few hiccups. I believe we are very lucky that we have such understanding and easygoing members so I'm sure you will forgive us if it takes us a bit longer than usual doing things as we get our heads around it. So in saying that, please bear with us in July if we seem to be a bit slow on it and allow a bit of extra time if you are coming in to the office for a transaction or a loan.

### On the team front:

- Chelsea had an outstanding month servicing Members requiring loans, and is also now the proud Aunty to a new nephew called Westlyn.
- Tia-Maree leaves for her three month holiday at the end of July so no doubt she will have an amazing time.
- I recently bought a new house and moved into it in mid-May so I've had a busy few weeks buying new furniture and planning a housewarming party.

We look forward to talking to you soon.

*Lauren ☺*

## iPad Mini – June 2018 Prize Draw!

Each member or joint member personal loan that is drawn down in the month of June 2018 will go into the draw to win an iPad Mini. The draw will be on the 3<sup>rd</sup> July 2018 and the winner will be notified thereafter. No cash equivalent will be paid. All staff and family members of the New Zealand Firefighters Credit Union are excluded from the prize draw.

*iPad is a trade mark of Apple registered in the U.S. and other countries.*



**Do you want one of our flash new AccessDebit cards???**

**Check out Special News for more info!**



# LOANS LOANS LOANS!!!

New car? Holiday? Home improvements? Debt consolidation?  
No matter what you are needing a personal loan for, we are here to help.

## Why borrow from our Credit Union?

New Zealand Firefighters Credit Union is proudly based on the philosophy of "Firefighters helping Firefighters" and because of this, we offer a range of personal loans exclusively to the Emergency Services Community and their families.

With our Debt Consolidation Loan you can consolidate all your debts, such as motor vehicle loans, hire purchases and credit cards into one easy repayment!

## Great Interest Rates ranging from 9.95% p.a.\*

## How do you apply for a loan?

**It's easy!**

Simply apply directly from our website [www.firefighters.co.nz](http://www.firefighters.co.nz) by clicking the "Our Online Loan Application" button, or download a loan application form from our website, fill it out, sign it and send it back, and one of our friendly lenders will call you to discuss your loan and repayment options.

We pride ourselves on a fast turnaround so in most cases we can process the loan and have the money in your account the same or next day. We are here to help you - our valued members!

**So 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](http://www.firefighters.co.nz) for further information.



Savings Accounts and Term  
Deposits

... check out our great interest rates  
for term deposits and savings  
accounts at [www.firefighters.co.nz](http://www.firefighters.co.nz)

## 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](http://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***