



NEW ZEALAND

Firefighters

CREDIT UNION

NEWS

April 2019

Update from our Chief Executive

We have listened to you, our valued members - about offering discounted interest rates on Home Loans to you. See our separate information sheet for more details!



Our Credit Union operates within a highly regulated environment and is licenced by the Reserve Bank of New Zealand under the Non-bank Deposit Takers Act 2013.

We also operate within the competitive financial services sector. That said, as an industrial Credit Union it could be argued that we are now more relevant to New Zealand society than we have been for some time. With the philosophy changing from looking globally to looking and acting locally, now more than ever the New Zealand Firefighters Credit Union has strong growth and engagement opportunities across the emergency services of New Zealand.

Our focus continues to be on providing you with an exceptional member experience that is aligned to your financial wellbeing! This objective is supported by our core funding model, where we borrow from some members and lend that money to other members.

With the above in mind, our Credit Union has entered into an exclusive Home Loans partnership with TSB (a 100% New Zealand Owned Bank), whom share the same goal as the Credit Union around financial wellbeing. In essence, this partnership provides discounted Home Loan interest rates to members and has been established from shared values around 'being New Zealand, Community, our people and our customers/members.'

I welcome your feedback about how we can make our Credit Union even stronger. Contact - 0508 613 328 or email brendanp@firefighters.co.nz.

All the best!

Brendan

Update from our Team

We are having a great start to the year here in the office and have already made a couple of sponsorship payments which is always a rewarding way to see our members benefit from being a part of the NZFCU family.

Tony will be heading up the Home Loan team for our new partnership with TSB. Tony's work experience has been mainly in Commercial and Home Loan lending and Chelsea will also be playing an integral part of the rollout.

Don't worry though - we will all still be working hard to keep the personal loans and everyday banking side of the office ticking over and keeping your experience with us as positive as it usually is.

On the team front:

- Tony enjoyed a cruise around Thailand with his wife in late February
- Chelsea is going on a trip around the South Island over Easter
- Tia-Maree is planning a trip to England later in the year
- Shell is going to do the Rotorua marathon this month
- I literally have nothing exciting planned for this year – best I start thinking about what I can do to change that!

We look forward to talking to you soon,

Lauren ☺

Home Loans are here!

It's exciting times here at NZFCU and such a great time to be part of "Firefighters helping Firefighters" as we begin a new partnership with TSB to bring our members the option of getting a home loan through NZFCU in conjunction with TSB.

Over the years we have been involved in providing Home Loans to members directly through NZFCU. In February 2019, NZFCU entered into an **exclusive** Home Loans arrangement with TSB, whereby members will be **offered discounted Home Loan interest rates**, whilst providing NZFCU with the ability to offer considerably more Home Loans to members.

Please find a separate information sheet included with this Newsletter, and see what we can do for you!

Call us today on 0508 613 328 if you have any questions about it.



DEBT CONSOLIDATION LOANS

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 Firefighters, the Emergency Services Community and their families.

With our Debt Consolidation Loan **from 9.95% p.a.** you can consolidate all your debts, such as motor vehicle loans, hire purchases and credit cards into one easy repayment!

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!

Call us today to discuss your loan needs with our friendly team on **0508 613 328.**

Normal lending criteria and an establishment fee applies to all new loans.

Copies of our Terms and Conditions and Product Disclosure Statement are available from the New Zealand Firefighters Credit Union.

These can be viewed at: www.firefighters.co.nz or by calling 0508 613 328.



March and April 2019 Loan Prize draws

Each member or joint member loan that is drawn down in the months of March 2019 and April 2019 will go into the draw to win a \$300 Bonfire Mastercard gift card. The March 2019 draw will be on the 2nd April 2019, and the April 2019 draw will be on the 2nd May 2019. The winners will be notified thereafter.

Mastercard and Mastercard brand mark are registered trademarks of Mastercard International Incorporated. No cash equivalent will be paid. All staff and family members of the New Zealand Firefighters Credit Union are excluded from the prize draw.



HOME LOANS

Receive **0.50% p.a.** off the Floating interest rate and **up to 0.10% p.a.** off the Special fixed interest rates (*some exceptions may apply*).

For example, if a member had a \$400,000 home loan on a Floating interest rate, they could **save up to \$2,000 p.a.** in interest payments.

Normal lending criteria and fees apply. Normal Ts & Cs apply. To view our Ts & Cs along with Product Disclosure Statement go to www.firefighters.co.nz

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