



NEW ZEALAND

**Firefighters**

CREDIT UNION

# NEWS

August 2019

## Update from our Chief Executive

**New Zealand Firefighters Credit Union is proudly based on the philosophy of 'Firefighters helping Firefighters' whereby membership is exclusive to Firefighters, the Emergency Services Community and their families.**



All Fire and Emergency New Zealand personnel, the Emergency Services Community personnel and their families are welcome to join. For example, Fire and Emergency New Zealand employees, such as National Headquarters personnel, Communications Centre personnel, career Firefighters and Volunteer Firefighters.

Today our Credit Union consists of over 2,200 members throughout New Zealand with around \$15 million in total assets. Currently we are the second largest New Zealand Association of Credit Unions Affiliated Industrial Credit Union in New Zealand.

Our office in Petone provides support to all our members throughout New Zealand. Our core banking system allows us to perform everyday banking, term deposits, personal loans and home loans, which is supported by internet banking and mobile banking.

Essentially, the dream that started in 1976 (over 40 years ago) has become reality and we have an organisation of people helping people that we can be proud of. We now have a successful organisation that we can continue to make grow and reach the target of being Number One Affiliated Industrial Credit Union in New Zealand.

**We would encourage you** to get your colleagues and family members to join today, so we can make our Credit Union even stronger.

Thank you for supporting our Credit Union! I would welcome your feedback. Contact - 0508 613 328 or email [brendanp@firefighters.co.nz](mailto:brendanp@firefighters.co.nz).

All the best!

*Brendan*

## Update from our Team

It's almost AGM time again...this year we won't be sharing our AGM with The NZ Firefighters Welfare Society as they are having theirs in Dunedin instead.

Our AGM will be at the Petone Working Men's Club again and we would love to see as many of our members there as possible. It's always a great opportunity to have a chat to the team and I know we all like the chance to have a laugh with those of you that can make it.

We have had a new addition to the NZFCU family and welcomed Samir Prasad to the team in late July. Samir comes to us with extensive experience in banking and home lending with over 15 years at BNZ and Kiwibank. We are really happy to have someone with his knowledge join the team, and we know he will be a positive addition to our team.

### On the team front:

- Tony enjoyed having his daughter stay for 2 weeks
- Samir just came back from a holiday in Fiji
- Shell is taking applications for her next husband (Ts & Cs apply) ☺
- Brendan is going to Melbourne with his wife in August
- I just celebrated my birthday...I'm getting old! ☺

We look forward to talking to you soon,  
*Lauren ☺*

## Biometric ID Verification

Due to changes in the RBNZ requirements for ID verification we now require certified ID for all members.

One way to do this is by us sending you a Biometric ID Verification called APLY which is a fast, easy way of verifying your identity. Our team will send you this via your mobile phone next time you contact us, so if you have any questions don't hesitate to ask.



*Source: Google Images*



## 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](http://www.firefighters.co.nz) or by calling 0508 613 328.



## 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 per annum** 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](http://www.firefighters.co.nz) or **by calling 0508 613 328**.

### 2019 Annual General Meeting

**WHAT:**

NZ Firefighters Credit Union AGM, and proposed changes to our Rules and Trust Deed  
- drinks and nibbles provided

**WHEN:**

Tuesday 17<sup>th</sup> September 2019, 2:00pm

**WHERE:**

Petone Working Men's Club, Udy St, Petone

**WHO:**

YOU our valued members, NZFCU Board and Staff

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