



Firefighters helping Firefighters

Dear valued members

It's fair to say it's been a challenging couple of years for the New Zealand Firefighters Credit Union. There has been a lot of expectation put on us to meet many more compliance requirements. These are a result of legal changes imposed on credit unions and a very different global financial environment.

Just one example is that we had to ensure no one could use their accounts to launder money. That would have been inconceivable at the time we started loaning small amounts of cash stored in a biscuit tin and recorded in a notebook.

More than two years ago we recruited Chief Executive Brendan Prince to help bring the organisation up to scratch with the many requirements placed on us. Brendan brought a sharp focus on ensuring every risk was identified and raised the standard of professionalism in our dealings with our regulators and other external stakeholders and we are grateful for that. Brendan has now resigned to care for his ailing father and we wish him and his family well.

Now that we are on a strong compliance footing, the board has taken the opportunity to look at our core ethos and values of the credit union. By being required to be more "rules-based" we know that some of you may feel that we lost some of the compassion we were founded on along the way.

The board unanimously joins me in confirming that we remain passionate about helping firefighters, their families and the wider emergency services community. Our dedicated staff choose to work for us because they believe in offering a personal, caring and solution-focused service.

As part of reaffirming our focus on members we are delighted to let you all know that Jon Graham, has accepted the position as our new General Manager. Jon will be known to many of you from his lengthy Fire Service career and he has retained his links to firefighters by volunteering with his local fire brigade where he is a Station Officer. Jon is held in high regard as a people-focused leader, strategic thinker and is passionate about how the NZ Firefighters Credit Union can go from strength to strength by having its members and staff at its heart.

We are also delighted to welcome back Lauren Walker-Elliott, who left us recently after six years' valued service, and she will be resuming her role with the front office team. Lauren loves the organisation and anyone who has dealt with her will know just how customer-focused, efficient and helpful she is.

I am optimistic about our future and, with these strong appointments to supplement our other fantastic staff of Rochelle and Samir. I am sure that you will enjoy the personalised, caring and can-do service that ensures firefighters continue to help firefighters and their families.

Craig Gold

Chairman – Board of Directors



NZFCU Christmas Hours

Tuesday 24th December 8:30am – 2:30pm

Christmas Day CLOSED

Boxing Day CLOSED

Friday 27th December 9:30am – 2:30pm

Monday 30th December 9:30am – 2:30pm

Tuesday 31st December 9:30am – 2:30pm

New Year's Day CLOSED

Thursday 2nd January CLOSED

Friday 3rd January 9:30am -2:30pm

Monday 6th January NORMAL HOURS

The team at NZFCU wish you a safe and Merry Christmas and a Happy New Year



NOVEMBER LOAN PROMOTION WINNER!!

The winner of the \$300 Bonfire Card for our November loan promotion was our lovely member, Karleen Emery from Rotorua. When her name was drawn, Shell was very happy that Karleen had won as she was such a pleasure to deal with, despite that us being understaffed had meant her loan application had taken longer than they normally do.

Congratulations Karleen and thank you for being such a great member and enjoy your prize!

Update from our Team

We thank all of you for your understanding while we have been short staffed in the last couple of months.

We know that loans have taken longer to process than usual and this may have caused frustration but rest assured, we will be back up and running as per normal as soon as possible.

We have been through a huge period of change, Shell and Samir have been absolute troopers and have done an amazing job of holding the fort so they will be taking a much deserved break over the Christmas period. We also thank Tony Devereux who has come back to help us out temporarily.

The team is very much looking forward to Jon Graham starting and we are looking forward to what 2020 will bring for NZFCU. We also have a new team member, Sui, starting in mid-December and we look forward to welcoming her.

On the team front:

- Samir is happy to have his wife back after she's been to India for 3 weeks
- Shell is in full Christmas mode (and she's a little bit scary) but is looking forward to spending time with her daughters over Christmas
- I am looking forward to getting out and about and walking my dogs over summer (with sunblock on!)

We look forward to talking to you soon,
Lauren ☺



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.