



Te Uniana Whakanama Pirihimana

## BLUENOTES

Issue 82  
December 2020

# UPDATE FROM OUR CE



The changing of the year is a good time to both look back and look forward.

Looking back I am proud of what your Credit Union has achieved over the last year, especially over the 6 months since lockdown.

**Despite the severe disruption from the pandemic we have made significant strides in responding to your feedback to become a little 'easier to do business with'.**

This is especially true in our journey to become a more digital business. In August we moved our statements online, in September we launched a new digital identity verification process, and in December we updated our mobile app with a host of new features. All important steps to make things easier for you and reduce paper and waste.

I'm delighted that we have also just launched a new version of our website, again designed to make things easier for you. We know that the previous loan application form caused a few headaches and so the new updated version should make things easier and more intuitive. We hope you like the fresh new design of the rest of the site too.

As we look forward, I know that we will continue to make a real difference for you all in the year ahead.

**One of the practical ways we can help is with our personal loans.**

**We are constantly looking to deliver a market leading offering to you with what we are calling the 30/30/30 rule.**

That is, our personal lending to you is generally:

- **30% cheaper** than you'd get from the big banks or smaller finance companies.
- **30% quicker** as we can get the money into your account in a few days (and sometimes, a few hours!). Good luck trying to get your other bank to call you back in that timeframe.
- **30% easier** to deal with as the team can guide you all the way through the process.

We know you enjoy dealing with someone who understands police life and is there to support you through it all - especially when you can keep dealing with the same person each time.

Whether it's debt consolidation to get out of a bit of a hole, or splashing out on house renovations or a new boat, do think of us and the 30/30/30 rule if you're looking to borrow some money.

Our team love to be there for you and you know that we've got your back.

If you have any comments or feedback then please drop me a line, you can contact me direct on 04 471 4850 or [joe.bishop@policecu.org.nz](mailto:joe.bishop@policecu.org.nz).

Ngā mihi,

**Joe Bishop**  
**Chief Executive**

# STAY SAFE FROM SCAMS

**Scams are on the rise and are becoming increasingly sophisticated. Protect your personal and financial information by always questioning unexpected calls and emails.**

If you're contacted out of the blue - whether over the phone, by email, on a website or through social media - always consider the possibility that it may be a scam. Most scams start with an approach through contact you weren't expecting.



Scammers may offer you something exciting like easy money or great bargains that seem too good to be true.

This will eventually lead to them requesting money or personal information. They might ask you to enter some of your information on a website or pay upfront for whatever they've promised you.

Or, they might try to scare you into giving them money or access to your computer through a fake threat such as shutting your power off or a virus being on your laptop.

## Some common tips to stay safe:

- A genuine business, bank or government department will never ask you for your PIN, password or to remote into your computer.
- Don't click on links in unexpected emails or text messages.
- Never assume an email or phone call is authentic - always be cautious.
- If you are being rushed to make a decision or financial transaction on the spot, take some time or turn it down.

Stay safe out there!

**Money Penny**

# TOITŪ CERTIFIED

**We're proud to announce that we are now a Toitū 'carbonreduce' certified organisation.**

Earlier this year we embarked on a journey to understand and reduce our carbon footprint.

In November we obtained certification from Toitū - a New Zealand organisation that lead businesses with their system of carbon and environmental programmes.

We are committed to finding ways to improve our carbon footprint by reducing our emissions by at least 5% by October 2023.



# 2021 SCHOLARSHIPS

This year we received 154 applications and awarded 61 scholarships of \$1,000.

Congratulations to the successful recipients who we will profile throughout the year.

Abigail Carnegie  
Abigail Thomas-Hiddleston  
Alaina Brent  
Alysha Cadle  
Amey Hughes  
Andrea Williams  
Andrew Duncanson  
Annelisse Olsen  
Annie Cross  
Cameron Fuller  
Casey Finlay

Celia Kinsey  
Claudia Taylor  
Connor McLey  
Courtney Walker  
Danni Ryan  
Eliot Fenton  
Elizabeth Ross  
Ezabelle Els  
Felix Webby  
Gafa Maiava  
George Hosking  
Grace Kemp  
Grace Kai Fong  
Hamish Thomson  
Hannah Drake  
Heidi Stone  
Janice Bullen  
Jardena Black  
Joseph Redfern  
Josephine Bailey  
Kayla Carne  
Kurt Behrent  
Luke Roberts  
Luke Barlow  
Marama Butler

Mathew Knowsley  
Mckenzie Jones  
Nicole Wilkinson  
Olly Spicer  
Reuben McCormack  
Rhyan Honeyfield  
Ronan McNeill  
Ruby Mountford-McAuley  
Ruth Tolise  
Satele Brown  
Sean Timings  
Shannon Adams  
Shauni Carpenter  
Sophie Neal  
Tamsin Schrader  
Tara Lane  
Theresa Tongi  
Thomas Andrews  
Thomas Valentine  
Tonisha Black  
Tracey Hopkins  
Tyler Bailey  
Va'aleto'a Tuimalealiifano  
Vanessa Breen  
Zoe Glentworth

## INTEREST RATES ON SAVINGS

as at 20 December 2020

### Term Deposits

3 months	4 months	5 months	6 months	7 months	8 months	9 months	12 months	18 months	24 months
0.45% p.a.	0.55% p.a.	0.65% p.a.	0.95% p.a.	0.95% p.a.	0.95% p.a.	0.95% p.a.	0.90% p.a.	0.90% p.a.	0.90% p.a.

Interest can be paid out monthly, quarterly or six monthly.

Interest on term deposits 12 months or longer can be compounded quarterly, six monthly or annually.

On maturity, term deposits can be reinvested, paid into your Credit Union account or paid to an external bank account.

### Savings

Balance	Bonus Saver	Future Saver	Achiever Saver	Christmas Club
\$1+	0.55% p.a.* Includes bonus interest of 0.30% p.a.	0.55% p.a.* Includes bonus interest of 0.30% p.a.	0.15% p.a.	0.15% p.a.

Interest is calculated daily and paid monthly.

\*By depositing at least \$20 per calendar month, with no withdrawals in the calendar month, you will earn bonus interest on your total daily balance.

All interest rates are subject to change without notice.



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**POLICE HELPING POLICE**

Copies of our Terms and Conditions and Product Disclosure Statement are available from the Police Credit Union. These can be viewed at [policecu.org.nz](http://policecu.org.nz) or by calling **0800 429 000**. Police Credit Union is not a registered bank.