

Chief Executive Update

In our April edition of Bluenotes we included our annual member survey. Surveys continue to be an important tool for your Credit Union to understand what is going well for members and where there are opportunities to do things better.



Being a member owned organisation it is very important that we ask, hear and then act on what our owners have to say.

The results show 93% of respondents rated the overall service you receive as either excellent or very good – up from 92% last year.

We are constantly striving to develop solutions for our members that make it easier to do business with us, in an economical way of course. I am delighted to advise that we have launched our online loan application that allows members to apply for loans using their phone or tablet 24/7. This eliminates the need for forms to be emailed, printed off, filled in and returned. Simply visit our website www.policecu.org.nz and click on “Apply for a loan”.

As our Chairman highlighted in the last issue we have three Director and two Trustee positions contestable this year via our Board Elections. The strength of a member owned organisation is that you, our members, can nominate and vote for Directors and Trustees to our Board – giving you a real say in how your Credit Union is governed. Further information on the Board Elections is within this issue.

You may also like to take a minute to read Money Penny’s column this month as it outlines our financial capability programme - Police Moneywise. We have completed 4 courses so far with many more either just started or about to. We have received such positive feedback from those that have completed the course and we will highlight this feedback in Bluenotes and on our website throughout the year.

As always, if you have any feedback, please contact me directly on 04 471 4850 or email helen.hatchard@policecu.org.nz.

Take care.

Helen



Mobile Banking

Manage your money on the go!

How can I find out more?

Go to www.policecu.org.nz → Transact
→ Manage your Money

Feedback about your Credit Union

Noel Mayo says:

”I have been a member of the Credit Union since the early 1970s. I have contacted the Credit Union a number of times over the years and have found your staff and the organisation to be beyond reproach. Congratulations and thank you.”

How do I give feedback?

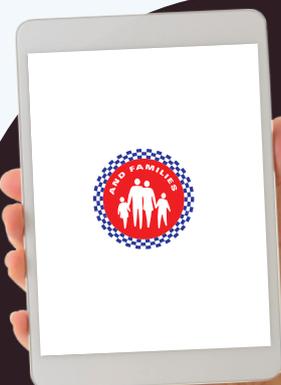
If you have something you want to tell us a suggestion to make, or you’d like to chat, or confirm something, visit our website: www.policecu.org.nz and click on ‘Contact’ to send us a quick note.

We check these throughout the day and we guarantee you a prompt reply. Of course you can always phone us on **0800 429 000**.

Winner

of the iPad Mini!

See inside for details



What is Police Moneywise?

Police Moneywise is a financial capability course that is a joint initiative between Police and Families Credit Union and the NZ Police, which will initially provide free financial capability courses for all police employees, with participation being voluntary and free.

This course is for everyday people wanting to take control of their finances. It provides participants with impartial and relevant information. The course doesn't provide personal financial advice or sell or market any financial services, products or organisations.

The Credit Union has partnered with the Commission for Financial Capability and their Sorted Workplace Course www.sorted.org.nz to create the Police Moneywise Course. The Commission is an independent Crown Entity formerly known as the Retirement Commission. The Commission's affiliated facilitators deliver the course - they are independent along with the course content and not aligned to any financial products, services or organisations.

The Police Moneywise Course is available to all Police Districts, Service Centres, Police National Headquarters, Communication Centres and the Royal New Zealand Police College during 2016. Police personnel requiring further information about the course can visit the NZ Police intranet site under Police Moneywise Course.

Dependent on demand the Police Moneywise Course will continue through until 2018 at which stage other Credit Union members will be invited to participate.

Stay safe out there!

Talk soon . . .

Money Penney

Ariana Andrews received her scholarship to assist with the cost of studying towards her **Bachelor of Medicine and Surgery**. Ariana is studying medicine because she is passionate about health and improving outcomes for whanau. Once Ariana has completed her degree she plans to become a general practitioner and develop long term relationships with patients and the community, while promoting positive health and lifestyle behaviours.



Winner of the iPad Mini!



Introducing some of our Scholarship Recipients

This is the second year your Credit Union has offered the opportunity to Members to apply for a scholarship of up to \$1,000 to assist with increasing their financial wellbeing. Here are some of our 2016 Scholarship Recipients.



James Berry received his scholarship to assist with the cost of studying towards his **Bachelor of Medicine and Bachelor of Surgery Degree**. James is in his final year of pre-clinical study, before he enters a hospital. Once James has completed his degrees he plans to spend time in the United Kingdom working as a junior Doctor, before specialising in an area of general medicine, emergency medicine or trauma surgery.

James is the son of a serving Police Officer.



Hayley Smith received her scholarship to assist with the cost of studying towards her **Graduate Diploma in Teaching - Primary**. Hayley spent last year working as a Teacher Aid as well as running an After School Care programme. Once Hayley has completed her Graduate Diploma she intends to become a teacher, as she is passionate about helping children grow and develop their knowledge and skills.

Hayley is the daughter of a retired Police Officer.



Briana Siteine received her scholarship to assist with the cost of studying towards her **First Year Health Studies course**. Briana considers medicine as her calling and is completing the Health Studies course as her first step towards becoming a Pacific doctor who supports remote Samoan villages, whilst working and raising awareness of the autistic and special needs sector.

Briana is the daughter of a serving Police Officer.



Keaton Taylor received his scholarship to assist with the cost of studying towards his **Bachelor of Commerce Degree majoring in Accounting & Economics, and minor in Commercial Law**. Keaton is in his final year of his degree, and after completion he will be working for an international accountancy firm so he can qualify as a Chartered Accountant.

Keaton is the son of a serving Police Officer.



Tony Lindsay went into the draw that was promoted in the April 2016 issue of Bluenotes, and won an iPad Mini by simply completing our online survey in April.

When advised of his win Tony said:

“I’m rapt to have won the iPad Mini as I don’t usually win anything, so this was out of the blue. Thanks Police and Families Credit Union!”

CREDIT UNION DIRECTORS AND TRUSTEES ELECTION

The Police and Families Credit Union’s Board has seven Directors and three Trustees. This year 3 Director positions and 2 Trustee positions will be contestable.

If you know someone who would be keen to contribute to the future success of the Police and Families Credit Union, please talk to them about being nominated.

Directors are elected for a two-year term and retiring directors may be re-elected. The retiring directors are Richard Middleton, Steve Hinds and Graham Duncan.

Richard Middleton and Steve Hinds have indicated their intention to stand for re-election, while Graham Duncan has indicated that he will not be seeking re-election.

Trustees are elected for a three year term, and retiring Trustees may be re-elected. The retiring Trustees are Murray Drummond and Stephen Vaughan. Murray Drummond has indicated his intention to stand for re-election as a Trustee, however Stephen Vaughan is ineligible to stand for re-election as a Trustee due to his retirement from NZ Police.

Nomination forms and the position description are available from the Returning Officer or the Police and Families Credit Union website www.policecu.org.nz

Nominations should be marked confidential and sent to:

The Returning Officer, Brendan Prince, P O Box 12 344, Wellington 6144.

All nominations are due by 4pm on Friday 1 July 2016.

If you have any questions about the process please give us a call on 0800 429 000.

As a member of the Police and Families Credit Union you have an important role to play, so why not get involved and make a nomination.

PERSONAL LOANS



Holiday



Loan



Car



**Debt
Consolidation**



**Emergency
Funds**

How do I get a Loan?

It’s easy – you can now simply apply online 24/7 at www.policecu.org.nz by selecting:

- **Apply for a loan**
- or contact our friendly team on **0800 429 000** to discuss your borrowing needs

Normal lending criteria and a \$100 establishment fee applies to all new loans.

Copies of our Terms and Conditions, Prospectus and Investment Statement are available online at www.policecu.org.nz, or by calling 0800 429 000.

All interest rates are subject to change without notice



Do you have a child or grandchild that is less than 12 months old?

As parents or grandparents we have a responsibility to help our children start saving as soon as possible, and to develop savings habits that will last a lifetime.

We have a great range of savings accounts, with some of them earning interest from the first dollar.

Your Credit Union is so committed to helping to create savings habits, we will make a **\$100 one-off deposit** into your child or grandchild's savings account, if you open an Achiever Saver or Bonus Saver account for your child or grandchild before their first birthday.

Just give us a call on **0800 429 000** to discuss this further with our friendly team.



Your family members can join our Credit Union!!

Our Credit Union is exclusive to Police and their families and is free to join, and because we are owned by our Members we look to do what's right for our Owners, not what will make us the most money. Members use the Police and Families Credit Union to save their money, which is used to make loans to other Members - we call this *Police helping Police*.

As a Member of the Police and Families Credit Union you are an Owner of the organisation and are encouraged to participate and have a say in how we are being run - from nominating and electing Directors and Trustees, attending the Annual General Meeting to providing feedback on our products and services.

Who can be members?

Membership to the Credit Union is available to employees or former employees of the New Zealand Police, Credit Union, or the Police Service Organisations and their direct families – meaning members can have their spouse, partner, children and grandchildren join.

How can my family members join?

It's easy – your family members can join online 24/7 at www.policecu.org.nz by selecting:

- **Join your Credit Union**

Or if you need more information just give us a call on **0800 429 000** to discuss joining the Police and Families Credit Union with our friendly team.

Copies of our Terms and Conditions, Prospectus and Investment Statement are available from the Police and Families Credit Union. These can be viewed at www.policecu.org.nz, or by calling 0800 429 000.