

on your side

nzcu
steelsands

our newsletter for you – March 2019



TELL YOUR DEBT TO GO ON HOLIDAY

**Special
Loan Rate of
8.95% p.a.
Coming in May**

Special terms & conditions Apply

Consolidate your debt, buy a new car or take yourself on a holiday

Lending criteria and conditions apply, contact us now to discuss with our staff

Steelsands Credit Union – All Branches

Outcome of Special Meeting – Five Way Transfer of Engagements

You voted a resounding **NO** by 90% and over 600 people voted. What does that mean, the board now clearly understands our members want to stand alone. So we are now working as hard as ever to keep you our members involved, informed and taking advantage of our fantastic savings & loan rates and very low fees.

We are looking ahead to a bright future.

Promotions Underway Now (Terms & conditions Apply)

- Refer a Mate to become a member and Open a new Xmas Saver and get \$50 voucher **each**
- Refer a Mate to become a member and you get \$50.
- Jimmy J Account Promotion – open an account for your kids or grandkids and get a cute little piggy bank.
- Special on new Loans & top ups on principle at \$30k or less– Get a low 8.95% on new Loans over \$3000 and go in the draw for an IPAD. Only open for a limited time, so get in quick. Starts on 1st May.

Changes you may have missed – We reduced all our savings account **interest rates** in Feb, the biggest was 3.5 to 2.75%. Check your account.

Glenbrook/ NZME Branches

We are excited to be starting a new member services officer starting in late April. This will be great to be able to continue to give you our great service.

Bruce Ross has now been the General Manager for 3 months now, come in and see him to have a chat.

Marsden Point Branch

Irene and Sandra are getting warmed up for winter with ways to keep in touch with you.

Get your name into the draw for a morning tea shout. Enter by putting your name into the box in the CU branch. And don't be surprised if you get a random visit in your area for morning tea as well.

Alliance Lorneville Branch

Sue, Lani and Maree are planning to get started with a few things we used do to keep in touch with you.

If you like a meat tray, get ready for a weekly draw to start soon at Lorneville,

What's happening in the Operations

We heard what you have been saying about changes that occurred around the time of the Oracle implementation in Sept last year, comments indicating that we need to have a look some of our ATM fees again. Well, we are doing that now and will be in touch next month on the what we plan to do.

The team are settling into the use of the new Oracle software, after 6 months now we know it pretty well.

We are still working on sorting out the finer details of the financial reporting pack, overall is looking good.

Currently we are getting ready for our planning session and budgeting for the next year, so if you have any ideas, get them to us now.

Statements and annual withholding tax declarations are being sent out in late April. Don't be confused by the two statements and slightly different dates, these were sent from the old software and the new system we updated to on 1st September.

Keep in mind we need new members and loans, talk to you work mates, colleagues and family. Collect our refer a friend cards.

What's happening with the Community

Support has been provided for 2 years now for one of members family who was affected by brain cancer and needed extra rehabilitation to improve his recovery. Good news is he is recovering faster than ever.

We are just looking into restarting some community based activities for members and their families for example

- Travel support for locals travelling to a special event or
- Educational support or
- Welfare

Any ideas, get in touch. See our website for details.

AccessMobile App - SteelsandsCU

Heard about our mobile phone app, just search in your Apple or Android App Store to find it.

Then you can check your savings accounts, transfer money, pay bills, setup autopay and manage your payees. All at no extra cost. WOW!



Do you want to become a Director of NZCU Steelsands?

The Board wishes to call for nominations for the 2019 board election.

If you wish to have a greater say or influence the direction of NZCU Steelsands, NZCU NZME, NZCU Marsden Pt and NZCU Alliance you may be nominated for election to the Board of Directors and take part in the governance of our Credit Union.

Your Credit Union needs you.

Don't worry about where you live, many of our current director's phone in to our board meetings.

Give us a call or email to find out how you can be involved.

Please contact us for further details by emailing nzsakl.creditunion@bluescopesteel.com



Steelsands Credit Union
c/- NZ Steel Ltd
Mission Bush Road, Glenbrook
Private Bag 92 121, Victoria Street West
Auckland 1142
TEL 09 3758868
nzsakl.creditunion@bluescopesteel.com
www.nzcusteelsands.co.nz

NZCU Marsden Pt: **TEL** 09 432 8311 Ext 8648
NZCU NZME: **TEL** 0508 NZCU4U (69 28 48)
NZCU Alliance: **TEL** 03 215 6458

On your side is produced quarterly by NZCU Steelsands and may be downloaded from www.nzcusteelsands.co.nz. The content of this publication does not necessarily reflect the views and policies of NZCU Steelsands.

Reprinting: On your side articles may be reprinted provided proper acknowledgement is made to the author and to On your side as the source.

*Steelsands Credit Union trading as NZCU Steelsands, NZCU Marsden, NZCU NZME & NZCU Alliance deposits are unrated shares secured by a first ranking registered Trust Deed. A current Product Disclosure Statement and other disclosure statements are available here or on request.

Steelsands Credit Union is a licensed Non-Bank Deposit Taker, licensed by the Reserve Bank of New Zealand under Section 14 of the Non-Bank Deposit Takers Act 2013.

NZCU Steelsands is proud to be a Credit Union and not a registered bank.