

THE VOICE

News and views from ACU

Lifting local
business!

Kia ora

Proud Sponsor for the Whanganui
Regional Chamber of Commerce
Business Awards 2016



ACU

Aotearoa Credit Union

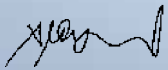
We're local like you



From our CEO

Tena koe, Talofa lava, Kia orana, Malo e lelei, Fakaalofa lahi atu, Bula vinaka, Malo ni, Halo ola keta, Mauri, Fakatalofa atu, Namaste, Ni hao and Welcome

With the holiday season and long summer days ahead, now is time to talk with our friendly and knowledgeable staff on the range of personal loans that can be tailored to suit your situation. Savings throughout the year into your Christmas Club account will be available on the 1st of December until the 31st January 2017. This account pays a great interest on the minimum monthly balance, its never to late to squirrel a tiny amount away and watch it grow. Be safe and enjoy the time with family and friends.



Anthony Wilson
Chief Executive



ACU Chairman Appointed to Co-op Money NZ Board.



Wyn Osborne, Chair, ACU has been elected to the board of Co-op Money NZ. A founding contributor to ACU, throughout 26 years, Wyn has provided leadership seeing ACU grow to be one of the largest credit unions in the country.

We are proud to share Wyn's passionate leadership and social entrepreneur skills with the industry voice representing co-operatively owned Member credit unions and building societies across New Zealand as a member of the Co-op Money NZ board.

Annual General Meeting

Our 27th Annual General Meeting (AGM) will be held:

**Thursday 16th February 2017,
Airport Holiday Inn,
2 Ascot Road,
Mangere Bridge, Auckland
Starting 3pm**

Visit our website www.acu.nz in November 2016 for details of Director nominations.

All Members of ACU are invited to attend the AGM.

Mangere Branch Relocation Opening Day

ACU Mangere branch is relocating to the Mangere Town Centre, 93 Bader Drive. Located within the mall, our modern layout will feature an ATM and internet banking kiosk along with the great service provided by Lile Pine, Branch Manager and Vai Tanuvasa, Member Services Officer. Join us anytime throughout the day on Thursday, 27 October 2016 for a piece of cake and other festivities. With extra staff on the day, talk to us about your banking and lending needs, particularly as it will be just 7 weeks till Christmas.



Currently a fruit & vege shop located within the Mangere Town Centre Mall

ACU

Aotearoa Credit Union

We're local like you

Giving local business a Lift!

Aotearoa Credit Union celebrates 26 years of helping our community in Whanganui.



We know a lot has changed, however the support we give to whānau has and will remain the same. To this end our Whanganui branch, led by Derek McInnes is proud to be working with local businesses to support their team members to ensure they are well supported and informed about all their banking and financial needs.

Because we're about helping people, we want to partner up with local businesses to provide great financial services to their employees. Derek McInnes explains "we can achieve this by providing introductory workshops and one on one banking

with regular tea-room contact and updates that meet the requirements of both you, the employer, and the team".

For many local people, ACU is their one-stop financial shop and like the banks, we provide loans, savings, investment accounts and even insurances. We are passionate about local business as we are local like you too.

ACU are proud to sponsor the Whanganui Chamber of Commerce 2016 Regional Business Awards on Saturday 15th October at the Whanganui Racecourse.

Loans just got even easier!

Our suite of our Loan services available to you as a member of ACU, is yet another great reason to bank with us. Come in and see us. We're here to help.

NextPay Overdraft - \$50-\$100 ACU Overdraft for almost any reason at all. No credit check required and fast Approvals. We have re-payments to suit you with Low Fees and interest rates.

FixedTerm Overdraft - \$50-\$500 An unsecured reusable facility for up to 6 months Fixed term or reducing Flexible options.

ExpressLoan - Borrow within shares or up to \$500 over shares. A fast option without the hassle of forms. Re-apply by phone when you need to. No Credit Check required.

PhoneLoan - Have the phone of your choice without being locked into a plan. Easy affordable loans designed to get you the mobile you want. Keep your number and current plan or take advantage of ACU's exclusive Skinny pre-pay option with our member's only special rates.

UnSecuredLoan - A Personal Loan with 3 to 12-month term options. Borrow up to what your repayments will allow. No Credit check if you have a proven repayment history with ACU.

SecuredLoan - A personal loan secured by your vehicle, bike, boat or caravan for purposes such as travel, debt consolidations, asset updates or helping family. Get rid of those high interest debts. Easy to apply for. No credit check when you have proven repayment history with ACU.

VehicleLoan - A personal loan for an asset purchase or refinance. Update your vehicle, bike, boat, caravan or buy a second car. Get a pre-approval and negotiate a better buy. Easy to apply for with low interest rates and affordable repayments. Get the vehicle you want. When you want it... with ACU.



Christmas came early!

(so you can enjoy the gifts)



3 easy reasons why it pays to belong to ACU.



Much more than **just finance**

If you want to know more about ACU:

- > Call 0800 240 200* or (09) 277 8244
- > Visit www.acu.nz
- > Go to your nearest ACU branch

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An investment statement is available from any of our offices. Aotearoa Credit Union is exempt from the requirement to have a credit rating. As such, the credit worthiness of Aotearoa Credit Union is not rated by a rating agency approved by the Reserve Bank of New Zealand under section 157J of the Reserve Bank of New Zealand Act 1989. Aotearoa Credit Union is not a registered bank under the Reserve Bank of New Zealand Act *0800 number cannot be called using a mobile phone device.