



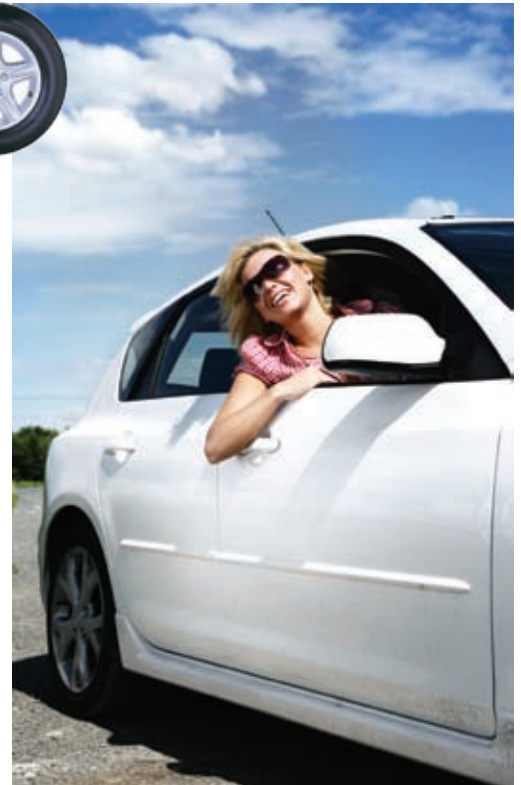
4 EASY STEPS TO HELP YOU SAVE TIME & MONEY!



Everything you need to get a Better Car Deal!

Manly Warringah Credit Union can do so much more than helping you get a great loan when you are looking to buy a car.

In fact we can do almost everything you need. Help you find the car you want at a better price, get you a discounted vehicle inspection if you're buying a used car, offer you a better value Car Loan full of great benefits, even arrange a competitive insurance policy through our insurance partner, Allianz.



Step 1: Get the right Car Loan

If you're in the hunt for a new or used car, call us first.

We lend money either to purchase a new or used car or to refinance loans from other lenders. Our new car rate is available for any car up to 3 years old, while for older cars the used car rate applies.

We'll give you a quick answer on your application and will lend you up to 100% of the cost of the car. There are no ongoing loan service fees, no penalties for making extra repayments and no early

payout fees. Our Loan Redraw facility allows you to withdraw any extra repayments you have made.

If you are buying a newer car, you even have the option of a variable interest rate, or one that's fixed for 4 years.

Step 2: Select the car without the haggling

Plenty of our members have discovered the way to get a better deal on the vehicle of their choice without having to haggle with car dealers. They just called our associates, Private Fleet.

Private Fleet can either find you a suitable car or if you have already got your heart set and got your best price, check with Private Fleet you will be very pleasantly surprised at the money you can save.

Best of all, you pay nothing for the service!

If you have decided on your next car and are looking for the best possible price, just talk to any of our staff, or call Private Fleet direct on 1300 303 181.



PRIVATE FLEET
CAR BUYING MADE EASY

BEST WISHES FOR 2008!

Staff, Management & Directors at Manly Warringah Credit Union would like to wish you a Happy and Prosperous 2008.

We appreciate your business and look forward to your continued support in 2008!



MORE EASY STEPS TO HELP YOU SAVE TIME & MONEY!



Step 3: Make Sure you're buying the right used car

As a member of Manly Warringah Credit Union you qualify for a discount on getting a motor vehicle inspection from Independent Vehicle Inspections (IVI). IVI is a Sydney-wide pre-purchase vehicle inspection service that provides an 85 point condition report if you are considering buying a used car.

IVI provides a 7 day on-site mobile service and inspections are carried out by qualified, experienced motor mechanics.



They are a completely independent service: not associated with any car dealership, used car seller, or automotive repair shop.

This ensures that you get a completely objective report, plus a summary of any existing or potential faults. Great peace of mind for you before making your decision.

Just call Independent Vehicle Inspections on 1300 857 484 and quote your Manly Warringah Credit Union membership, to qualify for the special member discount.

Step 4: And finally, the right car insurance

It is essential to arrange insurance for your motor vehicle. You need a policy tailored to your requirements; you need the right assistance to choose the right policy and you need an organisation that will be there for you when you need help.

Allianz and Manly Warringah Credit Union is a partnership designed to give you the right insurance cover.

Allianz is one of the country's largest general insurers, serving over 2 million Australians. They offer a range of generous benefits and a choice of policy options. Besides, they offer you the option of paying your premium monthly at no extra cost.



For Car Loans, terms and conditions fees and charges and approval conditions apply.

Insurance products are underwritten by Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850 (Allianz). Manly Warringah Credit Union, acts as an agent for Allianz and not your agent. We receive commissions on these insurance products as a percentage of the premium paid for each policy ranging from 5-20%. A Product Disclosure Statement (PDS) for insurance products can be requested by email or by calling 1300 13 1964 or from any branch. Any advice provided here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the PDS before deciding whether to acquire any insurance product mentioned here.

Incoming Funds Transfers

Members are advised that when transferring funds from another financial institution it is important to enter your Member Number correctly to ensure that the transaction is not rejected.

Many banks and other financial institutions require you to enter a minimum number of digits on their systems.

In cases where there are more digits than your Member Number, please avoid putting zeros after your number; rather the zeros should be in front of your number.

So for example, if your Member Number is 99221, please do not enter it as 99221000.

Instead, please enter it as 00099221 to ensure the transfer is successful.

Streamline your Accounting with Banklink

We are delighted to announce a new service now available to members – especially those operating their own businesses. Manly Warringah Credit Union can now supply secure electronic versions of your statements directly to your accountant so that he/she can now provide greater help with your Business Activity Statements (BAS) and other accounting needs.

We will be using the BankLink System to provide this new service.

Originally established in New Zealand over 20 years ago, today BankLink is used by around 2500 accounting practices across Australia, and handles data from almost 100 credit unions, banks, building societies and other financial institutions.

On the Northern Beaches, there are over 20 accounting practices using BankLink (see www.mwcu.com.au for more details).

Non business members who use one of these accounting practises are also welcome to take advantage of this facility.

For more information or to register for the BankLink service, please contact us.



Revised Saturday morning Branch Trading hours in 2008

From Saturday 2 February 2008, we will be changing the opening hours of 3 of our branches at Manly, Mona Vale and Warringah Mall.

Following a careful review of branch trading activity, your Board has decided not to open at these branches on Saturdays but instead, offer expanded services at Dee Why Branch.

In expanding the Dee Why branch services the following changes will be made:

- Dee Why Branch will continue to be open Saturdays from 9:00am to 12 noon
- Our Member Service Centre (Call Centre) will be open for member enquiries (Phone 1300 13 1964)
- A Loans Officer will be available to deal with all levels of loan enquiries
- Additional Staff will be available to ensure reduced waiting periods
- Limited car parking will be available at our Dee Why branch for members on Saturday mornings

Of course all our ATM's conveniently located in all branches will continue to provide cash withdrawal facilities and our other expanded services including internet banking and phone banking continue to meet members' changing banking needs.

We believe these new arrangements better reflect the modern banking environment and will well serve members' Saturday banking needs.

If you have any questions or need more information, please call the Member Service Centre on 1300 13 1964.

Thanks Noel Convery

After more than 35 years as a Director of your credit union, Noel Convery has decided to retire. Noel has been our longest serving Director and worked tirelessly to promote the Credit Union in our community.

Noel was a foundation member of the credit union when it first started in 1965, and then become a Director in 1975. Noel said "back in those early days you had to wait your turn to get a loan and the maximum you could borrow was \$500, Manly Warringah Credit Union has come a long way since

then, we now do loans in excess of one million". Today, Manly Warringah Credit Union is a full service banking facility that meets all the needs of almost 15,000 members.

On behalf of members, staff, management and other directors of the Credit Union may we take this opportunity to thank Noel for his dedication and energy in furthering the interests of Manly Warringah Credit Union and wish him well in the future.



Noel Convery (centre) seen with Bill Gowenlock, Chief Executive (left) and Ray Brown, Chairman of Manly Warringah Credit Union.



Reverse Mortgage Coming Soon

In the first quarter of 2008 we will be launching a Reverse Mortgage (also known as Equity Release) product. This is a special type of loan used by seniors to convert the equity in their homes into cash.

A reverse mortgage enables senior homeowners (60+) to convert part of the equity in their homes into tax-free income without having to sell the home, transfer title, or take on a new monthly mortgage payment.

We will be holding seminars for qualifying members to find out more about this product once we finalise details of the launch.

We will be writing to these members individually, and will also display information about the seminars at our branches.

Watch out for further details.

Continuously improving to Serve you Better

Thirteen of the Manly Warringah Credit Union staff have successfully completed their Certificate IV in Financial Services. The main picture shows the staff with Bill Gowenlock, our Chief Executive, while the inset shows our guest Hon. Bronwyn Bishop MP making the certificate presentation.



AROUND THE COMMUNITY

Christmas Choral Concert

Manly Warringah Credit Union was a major sponsor of the first Manly Council Christmas Choral Concert held at the Manly Oval on 13 December 2007. A huge turnout of members of the community were on hand to enjoy a very successful evening being entertained by the Manly Warringah Choir supported by the Wollongong Symphony Orchestra.



Australia Day

Once again we will be involved with Warringah Council's Australia Day Celebrations on Saturday 26 January 2008.

We will again sponsor the Family Fun Area but this year will also be sponsoring the Dee Why SLSC's "Dash for Cash". This event will start at 7:30 am on Dee Why Beach. It will attract entries from all across the Northern Beaches as the event features prize money of \$1,000.

We look forward to seeing you at this important community celebration.



NOW YOU CAN GET YOUR STATEMENTS BY EMAIL
See the front page of the enclosed statement for full details!

All products issued by Manly Warringah Credit Union Limited ABN 81 087 650 299 AFSL No 239074. All information in this newsletter was correct at time of printing and subject to change. For all loans, terms and conditions, fees and charges and approval conditions apply. Details such as current interest rates, comparison rates, fees and charges, etc are available on our website www.mwcu.com.au or by contacting any branch.

These articles do not take into account your personal needs and financial circumstances and therefore you should consider whether the product is appropriate for you. Manly Warringah Credit Union recommends that you read the Product Disclosure Statement, available to you, prior to acquiring the products.



Manly Warringah Credit Union Ltd
ABN 81 087 650 299 AFSL No 239074

■ Member Service Centre:	1300 13 1964
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■ RediPhone Account Enquiry Service	(02) 9971 1964
■ Web-site/NetTeller:	www.mwcu.com.au
■ Administration:	17-19 Oaks Avenue, Dee Why
■ Branches:	Dee Why, Manly, Mona Vale, Warringah Mall