



Easy money

The new Cash Management Account (CMA)

Relax, get your money working harder instead of you... with a Hunter United Cash Management Account (CMA)*. Designed for individuals and businesses that require a high rate of return and "at call" access, our CMA puts your money to work for you! You can access your account via our branch network, internet and phone banking, cheque debit card, BPay or Ezy pay*.

It's easy, it's accessible and it earns high interest - so ask us about a CMA account today. Phone **49413888**.

Take a look at these rates...

Minimum opening balance \$5000.

Every \$ from \$5,001 - \$20,000	4.55% p.a.
Every \$ from \$20,001 - \$50,000	4.80% p.a.
Every \$ from \$50,001 - \$100,000	5.05% p.a.
\$100,001 & above	5.80% p.a.

Interest paid March, June, September and December.

A single interest rate applies to the entire account balance. When your balance reaches a higher tier you will receive the highest rate for that tier on the entire balance of your account!

*You should read and consider the Product Guide and or Terms and Conditions in deciding whether to use this account. Products issued by Hunter United Employees Credit Union Ltd. AFSL 238 316.

Build your savings with Ezy Debit - it's new!

We now have a new facility available though our internet banking site and at our branches called **Ezy Debit***.

It will allow you to establish a one-off OR re-occurring direct debit from an account held with another financial institution into your nominated Hunter United account.

For example, Joan may want to have \$200 taken from her bank account and put into her Hunter United eZYNET DIRECT account each fortnight. Rather than going to her bank and asking them to credit the sum to Hunter United she can now set this up herself by logging into the Hunter United net banking site or calling into a branch - **IT'S EASY**.

If you would like to know more about this convenient new facility, just visit our website at www.hunterunited.com.au or telephone **49413888**.

Ask yourself why?

A simple question

Is your home loan with a bank or other financial institution? Why!

If you compare the interest rates and the benefits you'll be pleasantly surprised to find a Hunter United Excel-A-Rate Home Loan could save you money!

Build a better life with Hunter United's Excel-A-Rate Home Loan! With a very competitive comparison rate of just **7.39%** p.a., its child's play.

To apply call **49413888**.



*Comparison rate calculated on a secured loan amount of \$150,000 over a term of 25 years based on monthly repayments. Warning: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. A comparison rate schedule is available from any of our branches or on this website. Terms, conditions, fees and charges apply.

Helping kids!

Sarah Beames

Kaleidoscope - Hunter Children's Health Network

"Proceeds from the Hunter United Woodworking and Craft Expo 2006 have again been donated to the John Hunter Children's Hospital Kids Club to help purchase a range of equipment that will support patients during their treatment.

Over the past ten years the Woodturners of the Hunter have dedicated an enormous amount of time, skill, passion and commitment to helping patients through a unique association with the Kids Club and major sponsor Hunter United.

This wonderful partnership has resulted in more than \$400,000 worth of equipment being purchased for patients at the John Hunter Children's Hospital.

In 2006, the \$10,000 contribution made by Hunter United will be used to help purchase devices used to look in children's ears and eyes during routine examinations on our medical ward.

Currently, the ward shares one hand held scope between 24 patients.

Investing in a new fleet will ensure that each child has a dedicated scope-mounted to the wall next to their bed - to streamline examinations and reduce the risk of spreading germs between patients".



Hunter United's Scott Bailey & John Ford present the \$10,000 cheque to Jan Waugh and Colleen Bisson from the John Hunter Children's Hospital Kids Club.

Rate, terms & conditions

- Our eZYNET DIRECT account interest rate was increased from 5.75% p.a to 6.00% p.a on 13/11/06.
- Our Christmas account interest rate was increased from 1.75% p.a to 2.00% p.a on 13/11/06.
- The terms and conditions of the eZYNET DIRECT account have been amended to include the following additional condition "maximum investment is \$500,000". Effective for new members from 1/2/07.
- Inactive Savings Account Fee conditions. The dormancy period has been reduced from 2 years to 1 year.
- Cash Management Account rates increased. See new rates on front page.



New Website

We will be launching our new look website in April. What will be new you ask?

- You will be able to apply on-line or download application forms for a range of products and services.
- It will be very easy to use and navigate around.
- It will have a fresh new look. – new colours and a new feel.
- And most of all it will make it easier for "you" our member to deal with us.



Free Seminar

- New superannuation changes
- New Centrelink changes
- Take advantage now and boost your retirement income

When: Wednesday April 18th

Where: Hunter United

130 Lambton Rd Broadmeadow NSW 2292

Time: 6 to 8pm

Seating Limited. Bookings Essential

Telephone (02) 49413888

Hunter United has a referral relationship with Community and Corporate Financial Services Pty Ltd (Comcorp) for the provision of financial advice. For any referral which proceeds to a financial plan Hunter United is entitled to receive 20% of any upfront planning fee charged by Comcorp together with 20% of any ongoing fees, which Comcorp may charge.

branches:

Broadmeadow	4941 3800
Charlestown Square	4943 2441
Newcastle Civic	4929 6134
Cooranbong	4977 2595
Greenhills	4934 2622
Jesmond	4951 7666
Glendale	4956 6911
Waratah	4967 0379
Mayfield	4935 4956

www.hunterunited.com.au



Hunter United