



Message from our CEO

Throughout 2024, Northern Inland Credit Union has performed well. Assets have continued to grow and are approaching \$436m at the time of writing. NICU continues to grow strongly in our local market and we thank Members for all of their support over the last 12 months.

Online Banking Upgrade

We have improved our Online Banking platform to provide you with a smoother banking experience. The redesigned Online Banking platform is more user-friendly on computers, tablets, and mobile phones, making it easier for you to bank from home or while on the move.



Green Personal Loan Awarded 5 Stars by Canstar

We are pleased to announce that we have been awarded the Canstar Outstanding Value Green Personal Loan award for 2024. We have successfully achieved this award, assessed against 20 other financial institutions in the same category. The Green Loan has a great interest rate on a fixed loan to help you make your home more sustainable and efficient.

New Team Members

We are pleased to welcome Julie Walker to our Narrabri Branch team, where she will be a great addition to our wonderful staff. We are also pleased to welcome Beau Russell, our new Business Development & Lending Specialist based in Newcastle. Beau will be helping Members in the Newcastle region with any of their home, personal and commercial loan requirements.

Fee Changes

It has been more than 10 years since we last made major changes to our rebated fees. During this time, banking has evolved, and technology has introduced new ways for you to manage your accounts. We have updated our fees to better reflect these changes and ensure fairness for you, our Members. VISA point of sale transactions are now free and unlimited for all cardholders, however we have had to raise some fees for in-branch assistance to align with current costs.

We would like to thank our Members for your loyalty and support throughout the year and wish you all the best for the year ahead.

Derek McIntyre - CEO



Beware of suspicious links

Clicking on unfamiliar links can result in your accounts being compromised. We encourage Members to: 'Stop and think, don't click the link!'

It doesn't matter if you quickly close out of a window. It doesn't matter if you only take a quick peek and don't touch anything else while you're on a risky webpage. Often, just clicking on a single link can compromise your device, online privacy, and even your identity.

Suspicious links can often be circulated via social media.

Here are some important tips for social media safety:

- Be cautious with friend requests; they could be fake accounts, even if they seem familiar.
- Be careful when clicking on links, as social media accounts can be hacked. Watch for unusual language or content that doesn't sound like your friend.
- Enable Two-Factor Authentication on your social media accounts and set them to private. This adds an extra layer of protection against identity theft.
- Be mindful of what you share online. Avoid disclosing sensitive personal information like your home address, financial details, or phone number.

OUTSTANDING VALUE GREEN PERSONAL LOAN



5.49% pa

Unsecured Fixed Rate

5.49% pa

Comparison rate*

Credit eligibility criteria, terms and conditions, fees and charges apply. *WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. This rate applies to personal loans with 5 year terms for \$30,000. This loan must be used to purchase eligible energy efficient home improvements.

CONTACT US ON 02 6763 5111 OR VISIT WWW.NICU.COM.AU



~ Reminder: Please update your mobile number and email address with NICU so that we can make contact with you about important changes ~

Benefits of PayID®

As a business owner or an individual, you might find PAYID® to be a safer payment option. By setting up a mobile number or ABN as your PAYID®, you can quickly and securely confirm that you are sending money to the correct person. This payment method is instant in most cases and speeds up transfers between banks.

- ✓ **No Cost**
- ✓ **Fast Setup**
- ✓ **Fewer Mistakes**
- ✓ **Improved Cashflow**
- ✓ **Detailed Descriptions**

Rods On The Peel

Ahead of the 'Rods On the Peel' event we had a visit from some hot rods out the front of our Tamworth Branch. We were proud to sponsor this community event in 2024.



Access your statements sooner via online banking

Say goodbye to storage space and avoid mail fraud - sign up for online statements today using the QR code below.



bitly

New Director

The Board would like to welcome Dr. Patricia Thornberry (Trish) as a Board Appointed Director. Trish takes on the seat vacated as a result of Director Barry Pratten's resignation.

Narrabri Campdraft

We are pleased to support rural horse sports in the community. Pictured below is Helen from our Narrabri branch with Yvette Palmer and horse 'Tassas Covergirl' at the Narrabri Campdraft in July.



Breast Cancer Awareness

At Northern Inland, we wear pink shirts to support those affected by cancer. Pink represents strength, hope, and support. By wearing these shirts, we stand with cancer survivors, fighters, and their families.

This is our way of honouring their bravery and reminding everyone that we can work together to raise awareness and fight against cancer.

Pictured below: Left: Kerry, Marre, Kylie, Kerry and Julie from our Narrabri Branch.



Smart Money Session

Northern Inland held a Smart Money Session in August at the University of New England, Tamworth. We partnered with Tamworth Crows Rugby League and The Tiny Foxes to improve financial wellness within our community.

Pictured below from left: Trish from The Tiny Foxes, Emma from Northern Inland Credit Union, and Jake from Tamworth Crows Rugby League Club.



Supporting Local Cricket

Northern Inland had a visit from Cricket NSW to thank us for the sponsorship and support of the Tamworth Junior Cricket Association.

We have also recently formed a partnership with Gunnedah Cricket Club and we wish all players a great cricket season.

Pictured below: Players for Cricket NSW, Lauren Kua, Jack Nisbet and Jack Edwards with our Tamworth team.



Download the NICU
smartPay App



HELP US TO KEEP YOUR ACCOUNTS SAFE.
SEE THE DEDICATED SECTION ON OUR WEBSITE TO KEEP UPDATED
ON RECENT SCAMS AND HELPFUL TIPS TO STAY SAFE ONLINE.
VISIT WWW.NICU.COM.AU OR CONTACT US ON 02 6763 5111