



## Update from the General Manager - Rhonda Henderson

Welcome to our Autumn Newsletter. Our thoughts are with the people of Christchurch following the February earthquake and we urge members who have been affected to contact us or their local MUFS representative if we are able to assist in any way.

In November our long serving Director and Trustee, Russell Robinson retired following a long association with the Credit Union. Russell has made an outstanding contribution to the operation of the Credit Union and his knowledge and legal advice being invaluable. The Directors have appointed Blair Robinson to fill the vacant trustee position until the Annual General Meeting; we are pleased to introduce Blair in this newsletter.

As part of a strategic review of our activities, for the first

time we have undertaken a comprehensive customer satisfaction survey and in early January nearly 3000 survey forms were posted to members to ask for your thoughts on the services we provide and how we can improve these in the future. Thank you for your responses and a summary of the results is included in this newsletter. These outcomes will form part of the future strategic direction of the Credit Union.

We continue to offer competitive on call interest rates and since September we have been able to offer term deposits and fixed term lending. Our current rates are available on our website; [www.mucreditunion.co.nz](http://www.mucreditunion.co.nz) or from our new face book page. <http://www.facebook.com/pages/Manchester-Unity-Credit-Union>.

## Home Loans

We were a little surprised that the survey results showed many members aren't aware of our home loans or mortgages, now that may be just because they are mortgage free – well done – or may be we need to tell you more about them, so here goes.....

### 10 great things about MU home loans

1. A choice of fixed or floating interest rate.
2. Floating rate loans can be repaid as quickly as you can without restriction, and you can increase the payments whenever you like.
3. Fixed rate loans can have an extra 5% of the principle paid per annum without penalty
4. No loan establishment or application fees (documentation fees may apply)
5. Choose weekly, fortnightly or monthly payments.
6. In most cases we don't require a registered valuation – that can save you up to \$700!
7. Loans available for homes, investment properties, building, renovations, a new car, boat...the list goes on...
8. One point of contact, call us on 0800 68 28 48 and ask for David and he'll answer all your home loan questions.
9. You have up to \$20,000 loan insurance (or an amount equal to your loan balance – whichever is lower)\* with every home loan. \* Applies to members aged between 11 years and 66 years of age
10. And last but definitely not least when you borrow from us – you are effectively paying yourself interest, as you our members are the Credit Union shareholders!

## email@ddresses

Win one of three prizes of a \$100 credit to your MU account! So we can keep you informed about what is happening in the Credit Union we need your email address. Don't worry, we won't be filling your mail box with spam, just letting you know about special offers, promotions and important MU news.

Send an email to [david@mucreditunion](mailto:david@mucreditunion) by 31st May 2011 and you'll be in the draw to win one of three \$100 prizes.

facebook



MUCU is on facebook, check us out by clicking on the link from our home page; [www.mucreditunion.co.nz](http://www.mucreditunion.co.nz).

Keep an eye on our facebook page for updates about special offers, new products, competitions and the inside info on the Credit Union.

## Credit Union Trustee Profile - Blair Robinson



Napier Solicitor Blair Robinson has recently stepped into the role of a Credit Union Trustee.

Blair continues a proud family history with Manchester Unity following his grandfather Arthur Robinson and father Russell Robinson. Blair attended Taradale Primary and Intermediate and then Napier Boys High School; he then completed his law degree at Victoria University in Wellington. Following time spent travelling overseas Blair returned to Napier to work at Willis Toomey Robinson in 1992. In 2009 Blair established a new law firm in Napier, with Matthew Lawson, Lawson Robinson Ltd.

Providing personal professional advice and a

commitment to clients has always been Blair's central focus. Involvement in the community is also important to Blair as evidenced in the various organisations he is involved with on a voluntary basis including; Honorary Solicitor for Hawke's Bay Rugby Football Union and Central Districts Cricket Association, Chairman of the Hawke's Bay Rugby Union Judiciary and a Director of Central Districts Cricket Association. Blair is married to Rochelle and has two children; Isabelle and Connor both attending Napier Central School.

## Napier Girls High Orienteering Team

In May a 10 member strong team from Napier Girls High School will be departing for Primiero, Trentino, Italy to represent New Zealand at the 2011 World Schools Orienteering Championships.

Credit Union members, Katherine Rybinski (below right) and Vida Fox (below left), both aged 14, have been selected as part of the Junior Girls Team. They are both actively involved with the Hawkes Bay Orienteering Club and have competed at a National Level for the last two years.

The Championships begin with an Opening Ceremony and is followed by 4 days of competitions. The teams must compete in long distance, middle distance and

sprint races, plus a 'Meeting of the Nations' and a Friendship Team event. The champs will wind up with an award ceremony with medals and trophies, a Closing Ceremony and finally a Farewell Party.

The team will initially fly into Zurich for pre-competition training, before heading down to Primiero for the Champs. After the Champs the team will briefly explore a slice of Italy before flying back to New Zealand.

Needless to say all members of the team are frantically fundraising, so if you're in Hawke's Bay and someone taps you on the shoulder to buy a raffle ticket – we're sure you can spare some loose change!



## Cole Murray Group



With the recent and tragic earthquake in Christchurch it is timely to think about how you can protect your future and your family's by regularly reviewing your personal risk insurances. ie. Life, health, trauma etc. With this clearly in mind the Directors of the Credit Union have recently appointed the Cole Murray Group as our brokers for all your personal life, business insurance and Kiwi Saver requirements.

Hawkes Bay based Cole Murray Group was established in 2004 after co-founders Jeremy Cole and Mike Murray joined forces, following an eight year association running their separate financial services businesses. To ensure clients' needs are met Cole Murray have an experienced team of 13 staff that are known for their dedication to personalised service and commitment to members' long-term needs.

Jeremy Cole has been an insurance adviser since 1990, providing access to all types of insurances for both personal and business.

Mike Murray has been involved in finance all his working life and established his own mortgage consultancy in 1996. They shared premises and ideas whilst working

independent prior to combining their expertise and knowledge to establish one of Hawke's Bay's largest privately owned financial services companies.

The Credit Union is pleased to enter into a relationship with a highly experienced and trusted insurance broker, whom we are confident, can support us in helping our members achieve their financial goals.



Jeremy Cole



Mike Murray

## Reminder - School Banking Parents

Make your life easier by putting money away regularly into your account with us by way of automatic payment, internet or telephone banking to help with school fees, uniforms, camp and music or sport fees.

We DO NOT charge any account or transaction fees and you earn INTEREST from the first \$1.00.

Your deposits are also covered by our special Savings Insurance (See article in newsletter)

Details to direct credit are as follows:

ANZ Napier – 01 0685 0013858 07

Particulars – Your individual MUCU account number

Code – Your name

Withdrawals can be made by calling into our branch in Napier or Taradale or email us at [admin@mucreditunion.co.nz](mailto:admin@mucreditunion.co.nz)

Or fax us 06 8355535

Please phone Dale on 06 8342511 or 0800 682 848 for more information.

## 2011 Customer Survey

In January we sent survey questionnaires to nearly 3000 members. This was the first time the credit union has undertaken such a comprehensive survey of our members.

All respondents who advised their membership number were entered into a draw for one of 5 \$100 deposits to their CU account and we have contacted these members directly.

The survey confirmed the high satisfaction ratings our members have with the personal service:

- 94% being satisfied with the services provided.
- Over 84% of you confirming that we offer all the services you require. Savings and Investments with good rates and no fees are the primary reasons for

having an MUCU account.

- We asked what other services would be of benefit and over 50% indicated that there were no additional services that would benefit them.

The information from the survey will form part of the future strategic planning for the Credit Union and we thank those members who took the time to complete the survey.

Winners of the \$100 account credit were;

N Anderson - New Plymouth, M Moyes – Napier, E & R McNicholl – Christchurch, B Turvey - Napier and A Goldfinch - Napier



## Taranaki Office Profile

This newsletter we thought we would take the opportunity to profile our New Plymouth office. The Taranaki District Manchester Unity Credit Union was established in the early 1950's in the building of Bellringer and Putt; two very prominent names in the history of Manchester Unity in Taranaki.

1950's - Taranaki District Manchester Unity Credit Union was established

2000 - moved to current location in Strandon

2009 - the Taranaki District entered into yet another phase in our history with the Transfer of Engagements to Manchester Unity Credit Union.

As our Taranaki members will know we are very well served by our local office staff; Sharleen Potroz and Elizabeth Fitzpatrick. A long overdue renovation of the office has just been finished, so while we may have a new look and some new faces, the focus remains on helping our members achieve their financial goals.



## Children's Accounts

If your child has an account with us they may be paying too much tax on their interest. However, we need you to advise us that their income is less than \$14,000 per annum and we can set their tax rate to 10.5%.

## Grow your savings

A regular automatic payment to coincide with your pay can see your MU savings growing in no time, your employer may even be able to do this direct from their payroll system – so you don't get a chance to spend your savings!

## Interested

A lot of members just look at the interest rate they get on their savings or term deposit, don't forget you have up to \$20,000 life insurance (or an amount equal to your account balance – whichever is lower)\* with each savings account and term deposit. \* Applies to members aged between 11 years and 66 years of age.

## Home Loan Special

**6.45% p.a.** fixed for 2 years