



COVID-19

SWSCU is defined as an essential service, and you can count on our branches to remain open, ready to serve you. As the situation continues to evolve, our priority is the safety and well-being of our staff, members and the community. To enable SWSCU to continue to provide our banking services to our members we have enacted the following measures across all our branches in the effort to prevent the spread of COVID-19:

- ✓ Hand Sanitiser available at counters in all branches;
- ✓ Social distancing within our branches and limiting the number of staff and members within the branch at any one time;
- ✓ The cancellation of non-essential travel;
- ✓ Enacting work from home for those staff members whose jobs allow, video conferencing where able.

We encourage our members and staff to practice good hygiene and should you be feeling unwell please stay home and seek medical advice. With more and more employees working from home, we encourage our members to embrace banking at home where possible.

Safe and Secure

SWSCU is **guaranteed** by the Australian government on all funds held on deposit (up to \$250,000 per person under the Financial Claims Scheme), this means your money is safe and secure, especially during this time of uncertainty.

Further information about the scheme can be obtained from the [Financial Claims Scheme website](#).



Financial Well-being

Everyone's situation is different and should you have been impacted by COVID-19, and as a result experiencing financial difficulty, SWSCU is here to help. It's important to make contact early before reaching crisis point, as to maximise member options.

To find out how contact us on 02 6384 1111 or email apply@swscu.com.au

We have a range of options that could apply to your situation:

- A pause of loan repayments;
- An ability to reduce your repayment amount if paying above the minimum repayment
- Access to your redraw if you're currently ahead on your repayments.

Contactless payments

Temporary payWave limit increase.

To help reduce the risk of COVID-19 transmission via POS devices, the Australian Payments Network (AusPayNet), will be increasing contactless card transactions from **\$100 to \$200** without requiring a PIN.

This change will reduce the need to physically touch payment terminals when you are out shopping at retailers like Woolworths or Coles. When this increased limit is reached, simply enter your PIN. This is a **temporary** measure, which will initially be in place for a period of **3 months**.

We would like to remind members to remain vigilant when using this payment option, treat your cards like cash and report any suspect transactions immediately by on **02 6384 1111**.

Have you registered for
Online Statements yet?

Have you registered for
SWSCU **Internet Banking** or
downloaded our **App**?



Are your details up to date?

Phone? Mobile? Residential Address?
Postal Address?

Most importantly that **EMAIL Address**.

Optimum Fixed Rate Owner Occupied Home Loan

Apply online now: www.swscu.com.au
Phone: 6384 1111
or visit us at one of our branches

2.69%[^] pa
2 year fixed rate

3.93%* pa
comparison rate

*This comparison rate is based on a loan of \$150,000 over 25 years. 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. ^After two years, the interest rate changes to South West Slopes Credit Union's Optimum variable home loan rate (currently 4.20%). Credit eligibility criteria, terms and conditions, fees and charges apply. Interest rate is correct as at 24 March 2020. ABN 80 687 650 673 AFS and Australian Credit Licence No. 240712.

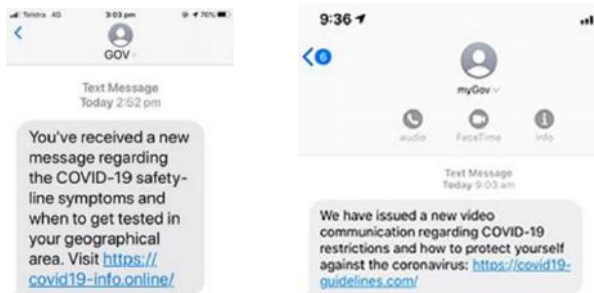
Fraud & Scams

Since the outbreak of COVID-19 the world has seen a significant increase in COVID-19 scams and fraudulent attempts. As Australians isolate, online spending has increased and the fraudsters are capitalising on this.

The recent scams:

myGOV COVID19

x Don't click on hyperlinks in text/social media messages or emails, even if it appears to come from a trusted source.



- ✓ Go directly to the website through your browser. For example, to reach the myGov website type 'my.gov.au' into your browser yourself.
- ✓ Never respond to unsolicited messages and calls that ask for personal or financial details, even if they claim to be from a reputable organisation or government authority — just press delete or hang up.

Amazon Impersonation

Callers claiming to be from Amazon are asking for payment, personal data or offering a refund. If you receive a suspicious phone call, do not share any personal information and hang up immediately.

The scam call may be a recorded message or a person claiming to be from Amazon.

Other Impersonation Scams

Scammers are pretending to be from real and well know businesses such as banks, travel agents, insurance providers and telco companies and using various excuses around COVID-19 to:

- x asking for your personal and financial information
- x lure you into opening malicious links or attachments
- x gain remote access to your computer seek payment for a fake service or something you did not purchase.

Australian Federal Police (AFP) Scam Alert

The AFP have received multiple reports about an email claiming to be from the AFP Commissioner. The email is a scam and is not from the AFP despite appearing to come from email address invitation@afp.gov.au. This scam invites people to the AFP regarding an ongoing investigation and prompts readers to open a series of attachments. AFP have advised:

From: Australian Federal Police <invitation@afp.gov.au>
Sent: Friday, 17 April 2020 9:40 AM
To: [REDACTED]
Subject: [REDACTED] Action Required: Invitation from The Australian Federal Police



Compliments,
We hope you accept this letter in good faith.
You are by this notice invited to The Australian Federal Police regarding an ongoing investigation.
Kindly review the attached documents for briefing and contact your lawyer if necessary.
Date: 20th of April 2020.
Time: 11:00 PM.
Thank you,
Reece Kershaw
AOCCL Client Liaison Team
GPO Box 401 Canberra ACT 2601

- x The AFP would never send emails of this nature;
- x do not open any attachments;
- x do not forward the email;
- x do not respond to the email.
- ✓ AFP would at least get the grammar correct!!!

!IMPORTANT to immediately report all possible scams to ACCC Consumer Rights Scamwatch website: <https://www.scamwatch.gov.au/report-a-scam>

Should you feel you have be a victim of a scam or potential financial fraud, please contact us immediately. These are time critical.

Dreaming of...

4.99% p.a.*
Comparison rate for our 3 year Variable Vehicle Loan
For vehicles up to 3 years old

Apply online now: www.swscu.com.au
Phone 6384 1111 or visit us at one of our branches

SWSCU
Big enough to help, yet small enough to care

South West Slopes Credit Union Ltd. Credit eligibility criteria, terms and conditions, fees and charges apply. Interest rate is correct as at 10 March 2020. *This comparison rate is based on a secured loan of \$10,000 over 3 years. 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. ABN 80 687 650 673 AFS and Australian Credit Licence No. 240712.

South West Slopes Credit Union Ltd
89 Boorowa Street Young NSW 2594
P 02 6384 1111 F 02 6382 1744 E enquiries@swscu.com.au

Join Us on

Big enough to help, yet small enough to care