

## ABOUT NORTHERN INLAND CREDIT UNION

Northern Inland Credit Union has more than 30 years experience in providing financial services.

We provide a wide and innovative range of banking and financial services to our Members.

As we are locally owned and operated, all decisions are made locally. We employ 60 staff and are a strong supporter of local business.

You can be confident in the performance of Northern Inland. Our prudent lending criteria ensure we focus only on quality borrowers. Our responsible lending practices mean we have not, and will not, lower our credit standards, and consequently, our level of bad debts is one of the lowest in the industry.

## ABOUT CREDIT UNIONS

Credit Unions are financial institutions who provide all banking and finance services. Credit Unions are owned by Members and we pride ourselves on providing good customer service.

Like banks, NICU is regulated by the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

### Northern Inland Credit Union Limited

ABN 36 087 650 422

AFSL 235022

481 Peel Street Tamworth  
142 Bridge Street Tamworth  
252 Conadilly Street Gunnedah  
73 Maitland Street Narrabri  
132 Merton Street Boggabri

**Contact us: 1300 65 65 81**

**[www.nicu.com.au](http://www.nicu.com.au)**

PhoneTeller (24 hour access) 1300 65 64 28

NICU's Product Fact Sheets (PFS) contain all relevant information about the product/service. Copies available at [www.nicu.com.au](http://www.nicu.com.au). Consider the PFS and your own circumstances before acquiring a product/service.

Effective 15/01/2009



# Northern Inland

C R E D I T U N I O N

## Remote Member Access

SMART THINKING

# Our Members can remain loyal to us no matter where they live...

At Northern Inland, we realise many of our Members can't just drop into town to visit a branch or use one of our rediATMs

No matter where you live, we want to ensure banking with us is a cost effective and convenient option for you.

So, if you don't live in Tamworth, Narrabri, Boggabri or Gunnedah, you may qualify as a "Remote Member".

## Remote Access

If you have a query, or require information about a product or service, why not:

- Send an email to [info@nicu.com.au](mailto:info@nicu.com.au), or fax us on 02 6766 5535.
- Leave a message, for the cost of a local call, on the PhoneTeller Message Service after hours (main menu option 9)
- You can also apply for a loan over the phone or submit your loan application on our website. Contact the Call Centre on 1300 65 65 81 for the cost of a local call, from anywhere in Australia

**If you believe you qualify for "Remote Member" status, complete the form available at any branch or download it from [www.nicu.com.au](http://www.nicu.com.au).**

The following services are ideal for Members out of the area or on the move. Log onto [www.nicu.com.au](http://www.nicu.com.au) or contact the Call Centre to register.

## NetTeller:

- BPAY®
- View accounts
- View transactions
- Transfer funds
- Print statements

## Redicard:

- Access funds through rediATMs & ATMs
- Use EFTPOS

## SMS MobileTeller:

- View your account balances
- Request information
- Receive event triggered Alerts
- View transactions
- Send messages to Northern Inland

## Phone Teller:

- BPAY
- View accounts
- View transactions
- Transfer funds
- Request forms

## VISA Credit Card:

- Access funds through RediTellers & ATMs
- Use EFTPOS

**Remote Members are entitled to five free non-Northern Inland rediATM transactions per month.**

Subject to application and conditions apply. For fees & charges refer to the Product Fact Sheet Member Loyalty Program. An application is available on request.