



▶ Severe thunderstorms, flash floods, cyclones and fireballs.

ARE YOU PROTECTED?

▶ CHECK OUT OUR NEW HOME LOAN PACKAGES

- FIXED RATES FROM 1, 2 AND 3 YEARS AT COMPETITIVE RATES.

▶ Red Hot Car Loans; here to stay!

- FIXED FOR 12 MONTHS



SUMMER 2007

Country First Credit Union

TO BE YOUR FIRST CHOICE IN FINANCIAL SERVICES FOR MUTUAL BENEFITS

Severe thunderstorms, flash floods, cyclones and fireballs, are you protected? Weather patterns are unpredictable. Violent storm conditions such as gale force winds and heavy rain can and do occur, so it is important homeowners know how to best protect their property during a severe storm to prevent excessive damage.

Insurance; Why Do We Need it?

If you find yourself in the path of a severe storm, what you do in the short time before it hits may make all the difference:

- Firstly, look after your family's safety by disconnecting electrical appliances.
- Shelter and secure your pets.
- Remove cars and boats from beneath trees and park them under cover.
- Close your curtains and blinds to protect against flying glass.
- Secure garden sheds, barbecues, kennels and play equipment in the yard.

If your home is damaged by a storm, follow these tips to ensure maximum benefit from your insurance policy:

- Contact your insurance company as soon as possible and before you authorise any major repairs.
- Conduct temporary repairs only to make your property safe and prevent further damage.
- Water and mud damaged possessions, such as carpets and soft furnishings, should be removed from the building as part of the clean up, and stored in a safe place as they may be required to process your insurance claim.

Remember, it also pays to update your home and contents insurance regularly to ensure you're adequately covered in case of a storm. Country First Credit Union offers a range of quality home insurance products at competitive rates. These products are underwritten by CGU Insurance, part of Australasia's leading general insurance group, Insurance Australia Group (IAG). CGU has been protecting Australians for over 130 years and now insures almost one million Australian homes. So you know you'll be in safe hands.

Call Country First Credit Union today on 1800 043 313 for a no-obligation free quote for your home and contents insurance.

Country First Credit Union acts pursuant to an agreement with CGU Insurance Limited ABN 27 004 478 371. An IAG Company (CGU). First Choice Home & Contents is issued by CGU. You can get a Product Disclosure Statement (PDS) for the product from any office of Country First Credit Union. You should consider the PDS in deciding whether to buy or hold the product.

Disclaimer: The above information is intended for information purposes only. Insurance cover provided by CGU is subject to policy terms and conditions. Limits to cover do apply and some benefits are only available under home buildings insurance.

This is general advice only and does not take into account your individual objectives, financial situation or needs (your personal circumstances). Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current PDS for the insurance policy.

Home loan packages*

Country First Credit Union can now offer fixed rates on Home Loans. So, if you need a new Home Loan or have an existing one that you'd like to change, come and talk to one of our loans staff today. Competitive rates and low set up fees are only some of the great features on our Home Loans.

Honeymoon Rate*

Country First Credit Union can also offer a Honeymoon Rate on any new Home Loans. The Honeymoon Rate is a variable rate that is 1% below the Standard variable rate for the first 12 months of your loan term.

*(Terms and Conditions. Fees and Charges apply)

