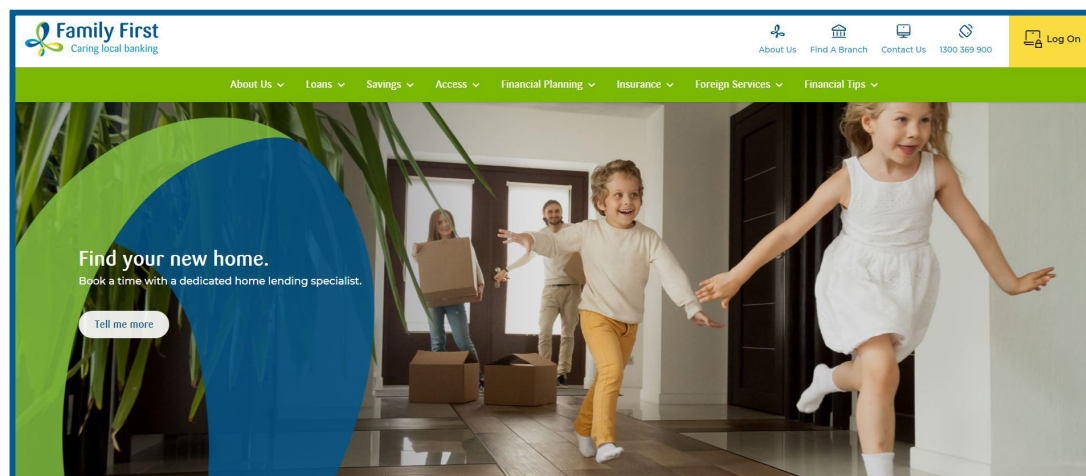


Coming soon

The next 6 months are going to be a busy time for Family First, especially as we work to improve our IT infrastructure, both for you as members and behind the scenes. Keep an eye out as these changes happen!

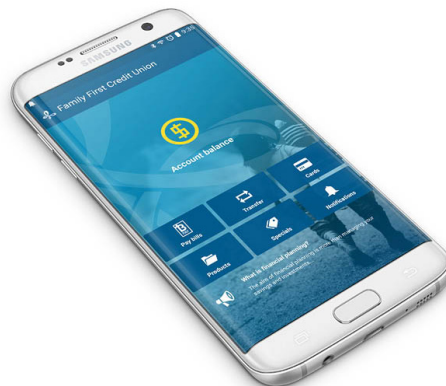
We apologise in advance for any disruption or inconvenience that these upgrades may cause

New website design
Same address, new look
www.familyfirst.com.au



Change your pin via the app or internet banking

Change your pin, anytime, anywhere



Behind the scenes:

- Implementation of open banking
- Upgrade of our core banking system

Introducing our new low rate credit card

A little friend in your wallet!
We call it **amigo**



Credit eligibility criteria, terms and conditions, fees and charges apply

Follow us on Facebook and Instagram for more stories and updates



Did you know that all deposits held with Family First are government guaranteed up to \$250,000?

For more information, please refer to the following website
<https://www.apra.gov.au/financial-claims-scheme-o>



NEWSletter

A Brief Word from the CEO - Darryl Macauley

Wow, what a year it has been, and who could have ever predicted the events of the past 4 months. Firstly, I hope that everyone is safe and well and coping with these unprecedented times.

Our business, as part of being an essential service, has been open serving our membership without fail throughout these times. A few things about Family First in this time:

- We are going strong and open for business
- We continue to support our community and members
- FFCU is here to help, always have, always will

I am extremely proud of the efforts of everyone involved, especially our wonderful and dedicated staff.

I am hopeful that the next time we chat, this threat has passed and we are back to enjoying life the way that we remember it best.

Supporting our Communities

Family First has always helped our communities in numerous ways. This year has been no different. We have been able to continue our support especially with the challenging times that we have all been facing. We are so proud to be able to help and highlight the wonderful organisations and community groups that are making differences in our community.

Community Support Grants

Despite COVID-19 causing the cancellation of a number of community events this year, Family First decided to proceed with its annual community support program to assist a number of community orientated organisations to continue their good work throughout these challenging times. This year we are proud to announce that we have been able to award 38 recipients a total of \$30,000 in grant money.

Mental Health Initiative

Since launching the mental health initiative at our 50th Anniversary Celebration in November 2017, we, along with the support of our members, have been able to raise just over \$75,000 which is a phenomenal effort. These funds have been used to both educate and support sufferers and family members of sufferers of mental health. The picture highlights the Year 9 Youth Mental Health & Wellbeing Forum held in September last year in Lithgow following the opening of the new HeadSpace office in Lithgow.

Bushfire Relief

Following the devastating fires that impacted our communities of Lithgow and Blackheath and the surrounding areas, it was great to acknowledge the efforts of the brave and selfless acts by the members of the Rural Fire Service by donating a cheque for \$1,575 to both the Lithgow Rural Fire Service and the Blackheath Rural Fire Service. Family First has also represented the interests of the communities impacted by bushfires for applying for small grants offered by The Australian Mutuals Foundation (AMF), in partnership with the Business Council of Cooperatives and Mutuals (BCCM).



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COVID - 19

Due to the outbreak of the COVID-19 Pandemic, we have encountered unprecedented challenges in the way we go about our business. This not only impacts us as an organisation but also importantly you as a member. It is important that we all play our part to minimise the risk and to keep everyone safe.

What can you do to help?

1. **Do not come into the branch if:**
 - You have been diagnosed as being infected with COVID-19
 - You are feeling unwell or possess flu like symptoms
 - You have been in contact with a known sufferer of COVID-19
 - You have been tested for COVID-19 and are awaiting results
 - You have reasonable knowledge to suggest that you may be a sufferer
2. **Observe social distancing regulations (1 person per 4 square metres and keep at least 1.5 metres apart)**
3. **Maintain and observe increased hygiene precautions**

Impacted by COVID-19 - What can we do to help?

If you find yourself out of work or on reduced hours and unable to meet your contracted loan repayments, please reach out to us to discuss a number of options available such as:

1. Waiver of repayments for a 3 month period (an extension may also be available for a further 3 months)
2. Reduced loan repayments including interest only payments over 6 months
3. Payment of insurance over property taken as loan security direct from loan

Similarly, if you have a deposit with Family First and are impacted by COVID-19, you will be able to access the following support:

1. Redemption of a FTD prior to maturity without penalty (subject to approval)
2. Withdraw fee free from your Christmas Club outside allowable period

Vale Wesley James Anderson (1943 - 2020)

It was with sadness that former General Manager Wes Anderson passed away earlier in the year. Wes was General Manager from 1975 to 2004, a total of 28 years at the helm before he retired.

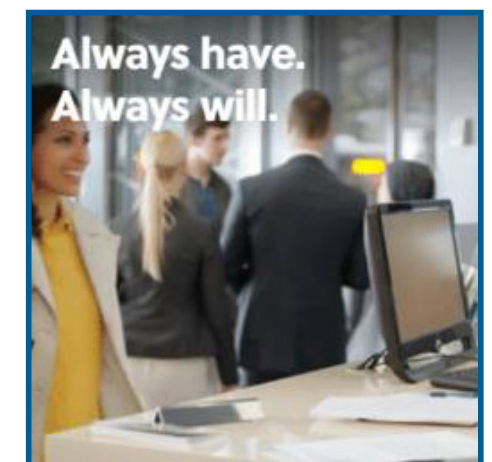
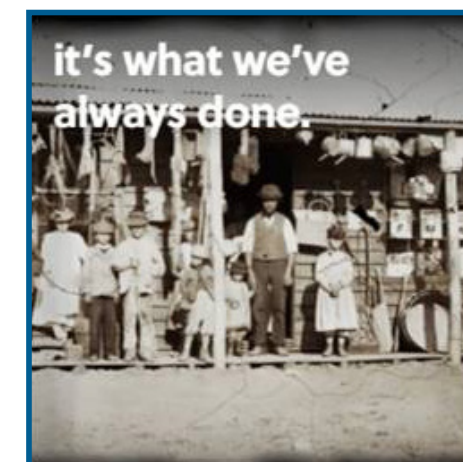
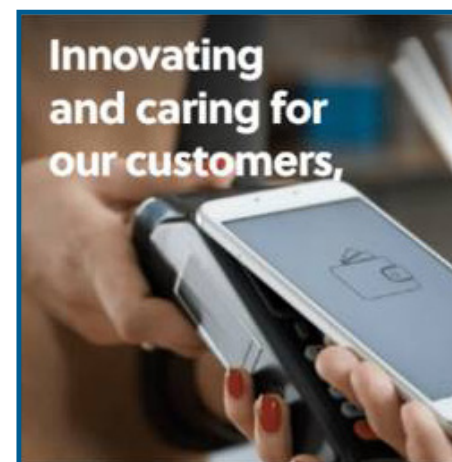
The contribution that Wes made to this organisation was phenomenal and the success we enjoy today is largely on the back of the effort put in by Wes. In recognition of Wes' contribution, the Board has named the annual 'Employee of the Year' Award in his honour which carries with it a generous training and development allowance to the recipient.



Proudly Customer owned

Family First Credit Union is proud to form part of the Customer Owned Banking Sector which has been around for the last 150 years plus. Furthermore, we are proud of the strength, resilience and focus on customers shown by our sector during the COVID-19 crisis. Our strength and resilience has allowed us the opportunity to promote our heritage and ongoing relevance as Australia moves towards a recovery from the impact of the COVID-19 pandemic.

TOGETHER ... we will get through this !



ePayments Code

We have voluntarily subscribed to, and are committed to complying with, the ePayments Code, which is administered by the Australian Securities and Investments Commission (ASIC).

The ePayments Code regulates electronic payment transactions, including ATM, EFTPOS, internet and mobile banking, debit and credit card transactions (not validated by a signature), BPAY; and new technologies such as Visa PayWave.

The ePayments Code:

- requires us to give you terms and conditions, information about changes to terms and conditions (such as fee increases), receipts and statements,
- sets out the rules for determining who pays for unauthorised transactions, and
- establishes a regime for recovering mistaken internet payments.

In order to minimise the chance of having an unauthorised transaction processed to your account, please take the following precautions:

1. Keep track of your transactions
2. Protect your PIN and passwords
3. Choose a unique password / PIN and change it regularly
4. Never divulge your PIN or passwords to anyone
5. Tap n Go within eye-sight
6. Tell us before you go overseas

To find out more about the ePayments Code, visit ASIC's website.

Save the Date!

The 53rd Annual General Meeting of Family First Credit Union Limited will be held on Tuesday 10th November 2020 in the Boardroom at 1 Ordinance Avenue Lithgow commencing 7.30pm. All eligible members are welcome to attend. Please note that holding this meeting will be subject to complying with all government requirements associated with COVID-19 issued by health authorities



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