

Update me

A Communication from Members Equity Bank Summer 2007/08



Happy Holidays from ME

Members Equity Bank (ME) would like to wish all our customers a very safe and happy holiday season.

During the holiday period ME will be closed on Christmas Day and Boxing Day (25th and 26th December) and New Years Day (1st January 2008). The National Customer Contact Centre is also open every Saturday from 9am-5pm (Melbourne time).

Please keep these closures in mind if requesting redraws or lump sums during this period. You may need to allow more than three working days for any transactions to process.

Thank you for choosing to bank with ME. We look forward to servicing you in 2008.

Best wishes,
Members Equity Bank

ME launches new website

Members Equity Bank (ME) is excited to announce that we are in the process of creating a brand new website for our customers.

The new website will provide a modern reflection of our brand, our values, and of course make it simple and easy for customers to apply for our award winning products.

ME prides itself on exceptional customer service, and the new website is being designed with that in mind.

Due to launch next month, it will have new features such as information for first home buyers, information for people looking for a career at ME, and easier ways for our customers to get in contact with us. And rest assured, all the important things such as logging into internet banking and finding an interest rate will still be there.

Look out for a sneak preview of the new website online soon.

ME MasterCard reinvents itself in darker shades



On the fifth anniversary since the launch of the Members Equity MasterCard, Members Equity Bank (ME) is pleased to announce the card

has undergone a transformation!

ME recognises that some customers prefer contemporary styles and so the card has a sleek, fresh new look.

Existing ME customers will receive the new card progressively as their existing cards are renewed, whilst new customers will receive the new card design subsequent to their application being processed and approved.

Customers will continue to receive the great benefits of the ME MasterCard:

- low rate of 11.49% on purchases and cash advances
- a low annual fee (waived after the first year if you spend over \$7,500 on purchases each year)
- Up to 44 days interest free
- no charge for additional cardholders

To apply for a new look MasterCard visit membersequitybank.com.au/mcard or call 1300 654 998.

Terms, conditions, fees and charges apply. Applications are subject to credit approval. Interest rate is current as at 25/11/07 and is subject to change.

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The new black Designed for your lifestyle

Open for business. In your living room. Members Equity mobile holders

With a Standard SMHL fixed-rate home loan, you're safe as houses 7.55% p.a. Low fixed 7.69% p.a. (comparison)

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Super cadets have a green thumb

Members Equity Super Cadets embraced the Yarra Tree Planting Festival in October to plant several thousand native trees, shrubs and other flora. The project was a part of the River Recovery Project coordinated by Greening Australia and Parks Victoria.

Members Equity Super Cadets are part of the national Super Cadet Program, young leaders working in the Industry Super and profit to members superannuation sector who are involved in a work and study course. Many participants spend time at Members Equity Bank.

The cadets joined almost 100 Melbourne residents on the day, strengthening the partnership between the Super Cadet Program and Greening Australia.

Members Equity Bank was a sponsor on the day.



Want an investment that is not super, but fantastic?!

Great news! Customers can access Members Equity Investment Funds (MEIF) through Members Equity Bank.

MEIF were established to help working Australians invest to achieve their medium and long-term goals such as their children's education, a deposit for a house or that dream family holiday.

MEIF are managed funds not superannuation, so investors can access their money at any time.

MEIF allows you to access specialist investment fund managers, removing the worry of investing on your own, plus the same low cost and high quality services that Members Equity Bank is renowned for.

Other benefits include:

- Easy to get started, contribute as little as \$80 a month
- No entry or exit fees¹
- A history of strong investment returns²
- A range of investment options

For further information about how you can start investing and building your financial future, visit www.investwithme.com.au or call 1300 655 286.

¹ Transaction costs do apply

² Past performance is not a reliable indicator of future performance. Assets may rise or fall in value.

Super Members Investments Limited ABN 61 095 100, AFSL 231 230, RSE Licence No. L0001151 is the issuer of the ME Investment Funds. A Product Disclosure Statement (PDS) is available for the ME Investment Funds and this PDS should be considered when deciding whether to purchase or hold this product. A copy of the ME Investment Funds PDS is available by calling 1300 655 286 or it can be downloaded from investwithme.com.au.

This advice is of a general nature. It has been prepared without taking into account your individual investment objectives, financial position and particular investment needs. Before acting on the information, you should consider the appropriateness of the information in regard to your objectives, financial situation and needs.

ME opens its doors

Members Equity Bank (ME) has opened its first Victorian branch in the Melbourne CBD. Located at 365 Queen Street, the branch is open from 9am-5pm, Monday to Friday.

Since ME's inception, the bank has offered its services through a national mobile lending network, where staff visit customers at their home or workplace. ME will continue to offer this convenient service, however recognise that some customers prefer face to face interaction through a physical shop front.

The branch has a modern design with a welcoming feel for both staff and customers.

A relaxing lounge area has been created for the comfort of customers with coffee facilities on hand.

Customers are able to open accounts and apply for home loans, personal loans and credit cards at the branch. Customers can also deposit cheques and access a Members Equity Bank ATM.

In addition, online banking facilities are available for customers who choose to conduct their banking electronically.

To make an appointment at the branch, please call (03) 9936 4800.



For more information call **1300 654 998** or visit membersequitybank.com.au



**MembersEquity
Bank**
The Super Funds Bank

Feedback and ideas for this newsletter?

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