

CHRISTMAS MADE EASY

Although a joyous occasion Christmas can also be one of the most financially straining periods of the year. Over the years we have seen members struggle during this period and a solution we always recommend is that members utilise our Christmas Club account for the coming Christmas period.

Christmas Club is a special account for that expensive time of year. Saving just \$10 a week could give you \$500 to spend during Christmas, making it a worry free holiday season. Best of all withdrawals are only available from your Christmas Club account between 01st November and 31st January.

Open a Christmas Club Account today and you will set yourself up for a great Christmas this year. The sooner you open this account the more you will be able to save.



MESSAGE FROM THE TEAM

The New Year presents everyone the opportunity to start fresh and set new goals for the coming year. If your New Year resolution was to achieve financial stability then visit us at our office or call us and we will show you how you can achieve this goal.

2005 was a big year for the Fletcher Challenge Employees Credit Union. We moved to a new computer system, adding further value to our current services and enabling us to introduce new services. Our assets have increased and member satisfaction reached an all time high, something we plan to continue in 2006.

On a final note we hope you had a relaxing break over Christmas. We look forward to seeing you over the year.

TOTAL SOLUTION

The Fletcher Challenge Employees Credit Union offers a number of services to meet the different financial requirements of our members. Our services include standard

savings account to money management services and we even offer loans...including home loans.

One of our key objectives is to provide a total financial solution to our members and the range of services we offer allow us to achieve this goal. Contact us to find out about all the different services we can offer.

CURRENT TERM SHARE RATES

Term Deposit		Current Rates P.A.		
Term	\$500 - \$1,999	\$2,000 - \$9,999	\$10,000 - \$250,000	
3 Months	2.25%	5.00%	6.25%	
6 Months	2.50%	5.50%	6.50%	
9 Months	2.75%	6.00%	6.75%	
12 Months	3.00%	6.50%	7.00%	
Rates subject to change without prior notice				

Looking for great rates on your savings without taking the risk? Fletcher Challenge Employees Credit Union can offer you just that...give us a call to 0800 4 FCECU (0800 432 328) or (09) 579 0448 to find out more.