Introducing our Charity Partner

RONALD MCDONALD HOUSE CHARITIES

Ronald McDonald House Charities across Australia provide a home away from home for families of seriously ill children that have had to travel to access the medical care they require. Ronald McDonald House North Queensland, located at the Townsville Hospital, hosts families visiting from all across regional Queensland from Gladstone west to Boulia and North as far as Papua New Guinea. The average visit for each family is 90 days and they have housed over 3000 since they first opened in 2004.

Since 1991 Ronald McDonald House South East Queensland Chapter has housed families that have had to travel to Brisbane for specialist treatment that live more than 50km from the treating hospital. The South East Queensland Chapter has 2 Houses, Ronald McDonald House Herston that is located next to the Royal Brisbane and Women’s Hospital and Ronald McDonald House South Brisbane that is located directly across the road from Lady Cilento Children’s Hospital. They also have 3 family rooms at the Gold Coast Hospital NICU, the Gold Coast Hospital Children’s Ward and at Lady Cilento Children’s Hospital.

Working 100% from fundraising and donations, Queensland Country is proud to be partnered with an organisation who is there to provide comfort and care to Queenslanders when they are most vulnerable.

To support Ronald McDonald House Charities and to find out more about our partnership head to qccu.com.au/community/charitypartner

Rani, aged 17, spent 105 nights at Ronald McDonald House North Queensland after suffering a stroke. The close proximity of the house to the hospital allowed Rani to leave the hospital daily to enjoy meals with her mum, Carole, visit with friends and feel like a normal teenager. It also meant that Carole could be with her daughter through every step of her recovery.
Some of our wonderful Members enjoying watching the North Queensland Cowboys take on the Melbourne Storm in Townsville on 4 August.

FROM THE CEO’S DESK

As we close off the 2016-2017 financial year, Queensland Country is set for another exciting year ahead. Friday 1 September marked the final stage of the merger with Cairns based credit union ECU. On Monday 4 September, we opened the doors on our newly rebranded branches and welcomed all of the ECU Members as Members of Queensland Country. This was a major project for both organisations and the time and effort that was contributed by all involved to help make this such a successful conversion must not go unnoticed. I hope that all of our new Members have started to experience and benefit from all of the wonderful products and services provided here at Queensland Country. Our Members will always remain our primary focus and having advanced through such a significant change, we would like to remind you that our staff are still here to help if you have any questions in relation to the changes.

The proposed merger with Brisbane based credit union, Queenslanders Credit Union Ltd, is making great progress. A formal application has been lodged with the Australian Prudential Regulation Authority (APRA) after completion of our due diligence processes. Pending the approval from APRA, the next phase of the merger will be for a Member vote at Queenslanders Credit Union’s Annual General Meeting in November. Should the Queenslanders Members’ vote in favour of the merger, it is proposed to take effect from 1 April 2018. The merger of the two Member focused and Queensland based organisations will see our Member owners benefit from a stronger institution providing better banking alternatives for all of our current and future Members.

After twelve years on the Queensland Country Credit Union and Health Fund Board, Director Mike Standen announced his retirement effective 30 April 2017. In June 2005, Queensland Country merged with the South East Community Credit Society where Mike was serving as the Chairman on their Board of Directors. Queensland Country was grateful to welcome Mike across onto the Board of Directors where he made a strong and valuable contribution to what we have as Queensland Country today. I wish Mike all the best for the future and his retirement.

Earlier this year, the staff at Head Office were fortunate enough to experience a breakfast presentation with North Queensland Cowboys CEO, Mr Greg Tonner. Greg spoke at length with our staff about how the organisational goals and values of the North Queensland Cowboys are so well aligned with Queensland Country. We received a look into the future of the team and some of the community programs that are set to give back to our local communities. Programs like the Cowboys’ ‘Try For 5’ have already seen a great improvement in student attendance amongst many of our local schools. The program motivates and rewards individual classes and schools for their attendance records during the challenge period, which is designed to address the short and long term impacts of students missing foundational learning in their primary school years. The presentation from Greg reaffirmed for us how proud we are to be involved with the North Queensland Cowboys as our official banking partner.

Queensland Country is always looking for opportunities where we can contribute and make a difference amongst our communities. In recent months Queensland Country has been involved at many local sporting and community events. In June we were a match day sponsor for the Blackhawks game held in Townsville. We were also a match day sponsor for two of the FNQ Heat games including Cairns in June and Innisfail in August. We sponsored part of the Mount Isa Rotary Rodeo during August where our local Mount Isa branch was lucky enough to win Best Dressed amongst all of the local businesses. Congratulations to the team at Mount Isa. Each year, the North Queensland Cowboys host a Members’ Day Carnival. As a sponsor, we were able to participate in the day where Members had a great time getting involved in all of the activities amongst the carnival. I look forward to catching up with some of you at the Queensland Country Annual General Meeting in November when we will report on the results for the last financial year and the plans for the year ahead.

Aileen Cull
Chief Executive Officer

Product in Focus

HOME LOANS

To put it simply, you wouldn’t keep a pair of shoes that no longer fit you, so why should you keep a home loan, personal loan, car loan or credit card that doesn’t fit you anymore either?

Circumstances change, finances change, your goals change, and sometimes refinancing is a necessary step to keep you on track financially.

The process of refinancing can seem daunting — really, who enjoys the extra research and paperwork! — but it is a move that can pay off. Before refinancing your loan you should be comfortable that this is the best decision for your circumstances. Also, make sure to check the costs involved, including any fees and charges which may apply.

What is refinancing?

Refinancing is the process of taking out a new loan to pay out your existing loan. What are the reasons to refinance?

1. You want to reduce your costs or save money.
2. You want to access a better interest rate.
3. You want to access equity in your property.
4. You want to consolidate your debts.
5. You want to move your banking to the one institution.
6. Your financial goals or personal circumstances have changed.
7. You are no longer happy with your current financial institution.

For Queensland Country Credit Union Members Angela and Tony, refinancing was a key step in transitioning from a Big Four bank to Queensland Country to access lower rates, better customer service and higher customer satisfaction.

New look Community Grants

Queensland Country’s Community Grants applications are opening soon! After review of our Community Grants program, we are happy to introduce Queensland Country ‘Good for Good’. ‘Good for Good’ allows for grant recipients to raise much needed funds for their charity partner, Ronald McDonald House Charities, and support Queenslanders in need.

Good for Good applications will close before the end of the year so spread the word to your favourite not-for-profit group and keep up to date with the grant process at qccu.com.au

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October marks one year on from the introduction of our new Core banking system and it is timely to reflect on all the wonderful changes it has brought and allowed to happen throughout the year.

A new, modern internet banking platform with a new banking app that allowed both PIN and fingerprint verification were the first initiative. Members also migrated to unique account numbers which allowed for direct transfers to account of choice.

New Members are able to apply online and open an all access or bonus saver account from the comfort of their own home, as can Members through their internet banking. SmartBudget is also now accessed through the one internet banking login, simplifying account access for Members.

Throughout the year we introduced online redraw on home loan accounts and more recently, personal loans allowing flexibility for Members that are ahead on their repayments. Be sure to check the terms and conditions to see if this is the best option for you.

Technology is still a major focus with improvements to business banking on the horizon.

To register for internet banking, call us on 1800 075 078. You can download our app from or . Keep your email address up to date to learn first about new changes as they come along.

Giving back to Queenslanders in need

COMMUNITY GRANTS

With our ethos centred on our Members, Queensland Country has recently committed $92,500 in community grants across the state, with a decision made to award Community Grants this year to those Member communities affected by March 2017’s Cyclone Debbie and the intense storms that followed.

Queenslanders are tough, there’s no denying it, but Mother Nature can be tougher. The Board endorsed the proposal to support some of the communities impacted by the March events. In doing so, we injected money back into some of our Member communities via the organisations operating at the coalface.

The areas hardest hit by Debbie – Airlie Beach, Proserpine, Mackay, Bowen and Collinsville ($50,000) - received the majority of the funds available followed by the South East where they experienced severe flooding ($30,000) with the remaining going to community initiatives in Far North Queensland.

To find out more about Queensland Country in the community head to qccu.com.au/community

AGM Reminder

The Queensland Country Credit Union Annual General Meeting will be held on Thursday 16 November 2017 from 5.30pm at our head office, Queensland Country Centre, 333 Ross River Road in Townsville. All Members are welcome to attend.

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