



■ A word from one of our sponsors: CUA Ballina

Ten years of service

**Look out for Vistara
Primary School appearing
next Tuesday**

As an integral part of the local community, you would not necessarily expect that the staff at CUA Ballina are a part of Australia's largest credit union.

Branch Manager Gae Ferris is a local, born and bred, and she and her team are proud supporters of the community they serve.

"Every year we sponsor the Southern Cross High School Year 12 Outstanding Achievement Award, because it's important to make sure our local kids have great career opportunities and the chance to let their talents shine," Ms Ferris said.

"We also recently donated funds to a fundraising gala ball held by the Rotary Club of Summerland Sunrise and we were delighted to be able to sponsor Bob Ansett as a guest speaker for the Ballina Chamber of Commerce dinner.

"As part of a national initiative, CUA also supports the Golden Circle School Fun Run program, as it provides children from all over the country with a healthy alternative

to the usual chocolate drive, as a way of raising extra funds for their schools."

CUA's focus on supporting local communities in which their staff live and work is a traditional characteristic of the credit union way of doing business. CUA has been a part of the financial lives of a great number of Australians for over 60 years, with the key purpose of changing the lives of their members for the better.

"The credit union difference and our mutual structure is what sets us apart from other financial institutions," Ms Ferris said.

"We're different, because we put people before profit. Many people could be forgiven for thinking that some financial institutions don't want their business. At CUA, our service is personal. Our members are at the centre of everything we do.

"We're different, because our members are our owners. CUA is 100 per cent Australian owned by our members, not external shareholders. That means our members

know what it's like to bank where products are designed to support their lifestyle, not profits.

"We're different, because unlike banks, our profits are reinvested into offering members and the community a full range of flexible, competitive products and services. CUA provides its members with everything they would want from a bank, like home and personal loans, investment and savings accounts, commercial finance, general and health insurance, financial planning and travel services.

"We're different, because we have no account keeping fees and that's why 80% of our members don't pay any regular transaction fees.

All CUA staff are passionate about change: changing the lives of their members, their families and their communities for the better.

You can check out the CUA difference at www.cua.com.au or drop in to see Gae and her team at the branch in Ballina Fair Shopping Centre.



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CUA BALLINA: The door is always open at the Credit Union Australia branch, Ballina Fair Shopping Centre for you to drop in and have a chat with our friendly staff.