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Advertised Specials  
From time-to-time we find great travel deals that are too good to be missed. To ensure you do not miss out on last minute offers subscribe to our e-newsletter. Latest Offers from Diploma Travel go to [diplomatravel.com.au](http://diplomatravel.com.au)

Bookings Closing

**Antarctic Cruise**  
20 days / 19 nights

from **\$5645**  
per person twin share  
Prices include All Taxes

**Includes Airfares**  
ex Sydney & 44 meals



- Departs Sydney 11 Feb 2011
- Buenos Aires • Port Stanley • Elephant Island
  - Paradise Island • Ushuaia • Cape Horn
  - Puerto Madryn • Montevideo

Search and Book Online

Hotel Packages Flight+Hotel

Region/Country

Destination

Rating

**TRAVEL SMART SEMINAR**

Wednesday, 4 August 2010  
not to be missed  
10am - noon or 5pm-7pm

See the art of packing,  
what to take, best way to  
carry money, cruising and  
itinerary planning.

Lucky door prize \$100 per session compliments of Creative Holidays. Creative Holidays is the latest supplier to offer a book online service to Asia, and the Pacific go to [diplomatravel.com.au](http://diplomatravel.com.au) and see for yourself. Great deals and daily specials.

Group departures 2010/11  
Calendar of Diploma tours

**December** - Treasures of Turkey \$4399 pp share twin ex Brisbane

**December** - Wonders of Egypt with Nile cruise \$5699 pp share twin ex Brisbane

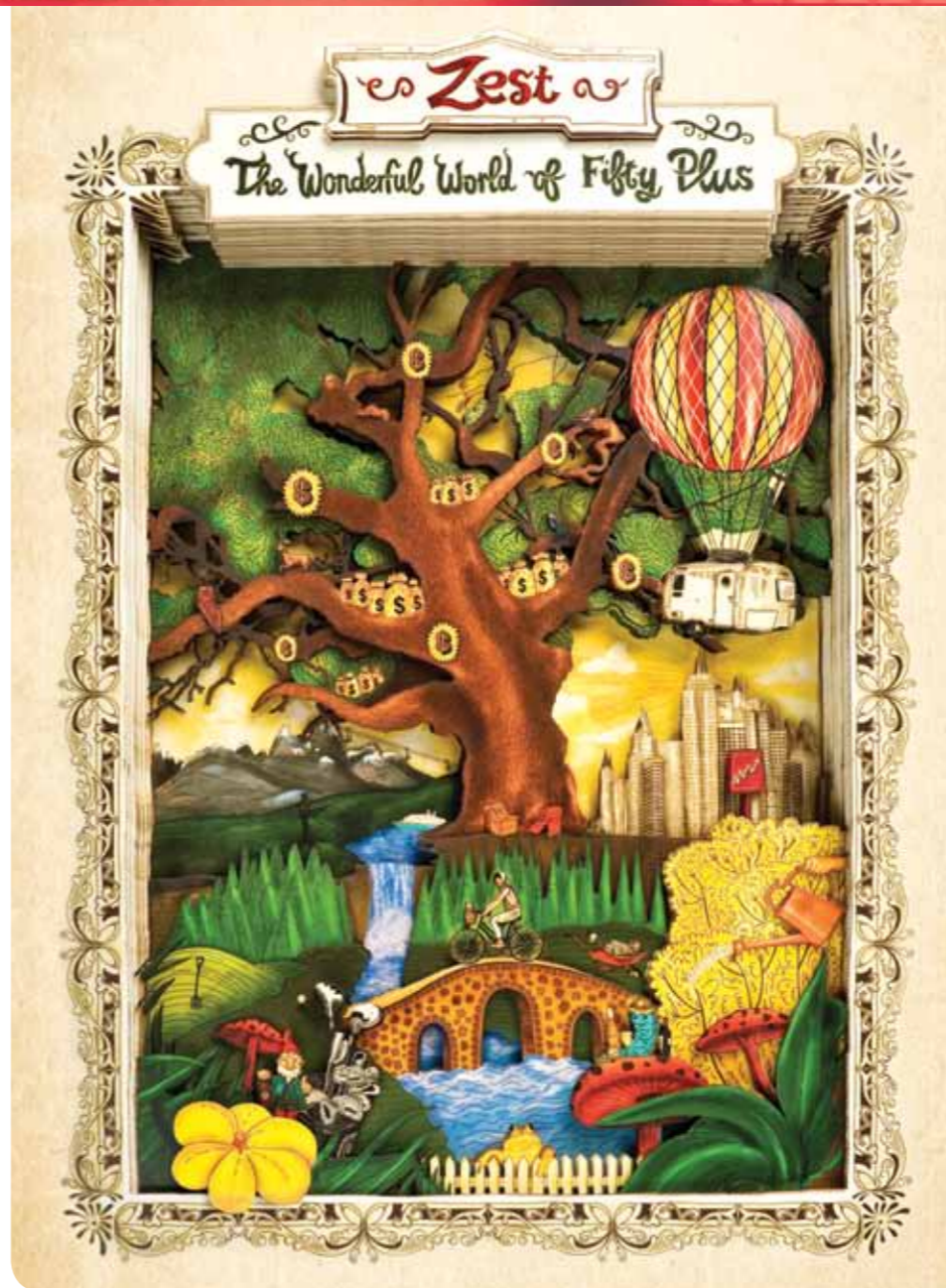
**January** - China with Harbin Ice festival from \$3799 pp share twin ex Brisbane

**February** - Antarctic Cruise with Buenos Aires from \$5645 outside cabin pp share twin\*\* ex Sydney

**Easter** - France & Belgium with River Cruise price pending

\*\*limited space available -closing soon.

July 2010 **in touch**



If you want to find out more about Zest simply go to [qtcu.com.au/zest](http://qtcu.com.au/zest), contact one of our friendly staff on 13 29 30 or drop into your nearest branch.

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At QTCU we understand that your financial needs change as you journey through life and what you needed before may not be needed now. That's why we've created Zest; a financial program designed for over 50s to save you money and help create your own happily ever after. The program includes a range of investment, insurance, financial planning and travel benefits for you to enjoy. In addition to these great financial benefits the program provides, as a Zest member, you also get access to thousands of national dining and leisure discounts through the Frequent Values membership.

Full terms and conditions available at [qtcu.com.au/zest](http://qtcu.com.au/zest). Deposit products are issued by Queensland Teachers' Credit Union ABN 83 087 651 054 AFSL 241195. Travel insurance is arranged and managed by Cerberus Special Risks Pty Ltd ABN 81 115 932 173 AFS License No. 308461 and underwritten by certain Underwriters at Lloyd's. Home and motor insurance products are issued by CUMIS Insurance Society Inc. ABN 72 000 562 121 AFSL 245491 (Incorporated in the United States. The members of the Society have no liability) trading as CUNA Mutual General Insurance. Before making a decision about or acquiring a product you should consider the relevant Product Disclosure Statement, available from any QTCU Branch or [www.qtcu.com.au](http://www.qtcu.com.au) and whether the product is right for you. Financial planning offered by QTCU Financial Planning Pty Ltd ABN 35 116 361 650, a Corporate Authorised Representative (ASIC No. 293929) of Outlook Financial Solutions Pty Ltd, ABN 40 083 233 925, AFSL 240959, 70 Yarra Street Heidelberg VIC 3084.



## Bonus Saver

The QTCU Bonus Saver account could help boost your savings. It's an account that rewards you with a bonus rate of interest when you make at least one deposit and no withdrawals each month—helping you reach your savings goal sooner. To find out more call 13 29 30, visit [qtcu.com.au](http://qtcu.com.au) or drop into your nearest branch today.

Issued by Queensland Teachers' Credit Union Limited. Read the PDS before making any decisions about a product. PDS's and current interest rates are available at [qtcu.com.au](http://qtcu.com.au) or from branches.



Credit Union and Building Society group

## It all comes back to you

**News Flash...** The 'Comes back to you' advertising campaign recently hit television air waves all over Australia, and what an amazing response we've had so far. At QTCU, we're proud to be a part of this exciting initiative that sees more than 80 credit unions and building societies working together to educate consumers about the choices they have in banking and encourage them to look beyond the big banks. This industry campaign will foster growth and awareness among the mutual industry, enabling us, at QTCU, to grow our profits and put them back into better products, competitive rates, and outstanding customer service for you—our members. For more information about the campaign visit [www.comesbacktoyou.com.au](http://www.comesbacktoyou.com.au).



## Helping kids 'Breathe Easy'

We recently embarked on a charity partnership with the Royal Children's Hospital Foundation to help raise money to fund vital respiratory research aimed at building a healthier future for this and future generations of children.

In June, all QTCU branches across Queensland participated in fundraising activities in support of this great cause. The campaign launched on Thursday, 10 June with a 'Yoga in the City' demonstration by a group of QTCU employees, Chief Executive Officer, Mike Murphy and Australia's middleweight boxing champion, Tyron "the Cyclone" Tongia.

Mike Murphy said "We are delighted to be a part of such a worthwhile initiative. This appeal has really captured the imagination of the public and some excellent fundraising has been undertaken by QTCU branches in order to achieve this fantastic total".

A big thanks to the kind-hearted people of Queensland who dug deep and donated. Every cent donated will help create a world in which all children are able to run, play, dance and sing without struggling for each breath.



## FIFA World Cup Winner



Townsville Branch Manager, Melda Murchie presents prize to Chris Halliday.

In May, QTCU member Clive Halliday won a once in a lifetime opportunity to witness in person the excitement and thrill of the world's greatest football event—the 2010 FIFA World Cup. Mr Halliday and a friend travelled on an all expenses paid trip to South Africa to attend the FIFA 2010 World Cup—all thanks to Visa. Congratulations Clive!



## Interview with Louisa Chamberlain

Insurance Adviser, QTCU Financial Planning

### Do you believe there is an underinsurance problem in Australia?

Yes, there is definitely an underinsurance problem. Research shows that approximately 83% of people will insure their car but only 31% insure their most important asset – their ability to earn an income.

### What is the most common gap you see in peoples insurance cover?

The most common gap I see is people not having enough Income Protection—many people have only a couple of years' worth in their super fund, if any at all. Also, many people don't have Trauma Insurance—the one that people are most likely to claim on. There is a common misconception that people have adequate cover through their super funds, this is rarely the case.

### What is most satisfying about what you do?

I find satisfaction in knowing that my clients have the right insurance cover so if something was to happen they and their families would be covered financially.

### Are there any tax advantages to insurance?

Yes there are. Income Protection premiums are tax deductible and for self employed people, there are additional types of cover that can be held in a tax deductible way.

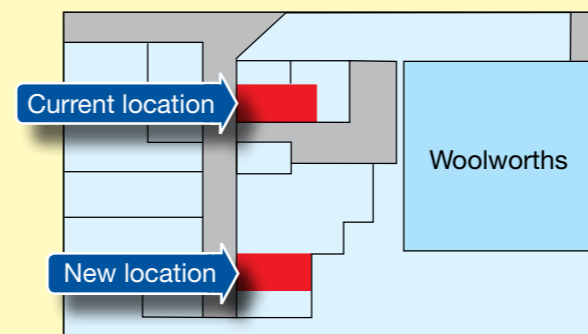
### Why should people come to QTCU to seek insurance advice?

QTCU Financial Planning is not aligned to a particular insurance company, which gives us the ability to provide independent advice across a range of leading insurers. Further, we have a strong focus on client service and relationships, looking to partner for life, not just to set-up an insurance policy at the outset.

*If you want to find out more about how Louisa can help you, simply contact her via email on [louisa.chamberlain@qtcu.com.au](mailto:louisa.chamberlain@qtcu.com.au) or phone 13 29 30 (option 4).*

QTCU Financial Planning Pty Ltd ABN 35 116 361 650 and all QTCU Financial Planners are Authorised Representatives of Outlook Financial Solutions Pty Ltd, ABN 40 083 233 925, AFSL 240959, 70 Yarra Street Heidelberg VIC 3084.

## Strathpine's on the move



We would like to advise that our Strathpine Branch has now moved to a new location.

## 2010 ELECTION OF DIRECTORS

The Board has determined that two elected Directors' positions are available in the 2010 election. Members wishing to nominate for a position of Director must be nominated by six members on the Notice of Nomination form by 5:00pm on 8 September 2010. Candidates must consent in writing to the nomination and submit background notes of up to 200 words for circulation.

It should be noted that prospective candidates are invited to contact the Returning Officer, Tim Kendall, BDO Kendalls on (07) 3237 5999 or write to GPO Box 457 Brisbane 4001 for details of nomination procedures and further details of Directors' legal and performance obligations.

Nathan King's and Darien Spence's terms of office expire at the conclusion of the 2010 AGM. Both Nathan and Darien have indicated that they intend nominating for re-election.

**WIN A \$1000 COLES MYER VOUCHER**

## AGM

The Annual General Meeting for Queensland Teachers' Credit Union Limited will be held at 5.30pm on Wednesday 27 October 2010 at Level 2, QTCU Head Office, 454 St Paul's Terrace, Fortitude Valley.

**All members are invited to attend.** In keeping with tradition, drinks and nibbles will be available after the meeting. Also, we will be offering an exciting lucky door prize of a \$1000 Coles Myer voucher to one lucky member.