

SA POLICE LEGACY

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The SA Police Legacy Board

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POLICE LEGACY NEWSLETTER EDITOR: KAREN CUCCHIARELLI PUBLISHED BY: POLICE CREDIT UNION



PRESIDENT'S UPDATE

Hello everyone, I hope this edition of our newsletter finds you well. When speaking to some members and police legatees recently there were constant reflections about how rough 2020 had started. First there were bushfires, then COVID-19 hit and of course there has been great losses within the police community. It is clear to see that it hasn't been easy. If there is any good news in all this, it must be that we are all in this together and together we are stronger than any one of us alone.

COVID-19 has been a challenge for all of us. The board has not made decisions to cancel events lightly. If anything, the board had heightened awareness that cancelling events could negatively impact those who may be already feeling isolated. In response, the team in the office looked at how support could continue whilst still following government guidelines.

For our police legatees and children I trust that the packs sent by the team found you safe and well, and that the phone contact has helped close the gap during times of forced isolation. Terella, Bernie, Karen and board member Glenn Thomson have worked tirelessly providing ongoing contact with our police legatees via phone. If you haven't heard from someone yet please don't worry, they are working through an extensive list and remember the team welcomes calls to the office too.

For our members, **thank you** for your continued support and donations. Without it none of this is possible and it is so pleasing to communicate that your donations have allowed us to provide more than \$100,000 in financial support to SA Police families!

I recently conversed with a member who had expressed his gratitude for a card that SA Police Legacy had sent to his mother. He wrote 'The handwritten card is the perfect gesture, timed at the right moment. While I know there is so much done by (Police) Legacy, this small gesture has had a very positive impact on her.'

Such words remind us of the very important role we play in supporting members of the police family and the importance of small gestures cannot be overlooked.

On another note, it is hard to believe that this time last year, I had just returned from the Kokoda trek with Tom Koerner which we were both immensely proud of completing. Whilst this year's event has been postponed, I know Mel and Rob will be very well prepared to take on the challenge of Kokoda in the near future. Mel, Rob and the Police Legacy team worked tirelessly in raising money for Kokoda. In particular, the Kokoda quiz night was an excellent fundraiser. The event drew a large crowd and was a time of high spirits. I am sure it will be a permanent event on the SA Police Legacy social calendar.

As we look towards the future the team are now working on getting our events back up and running as soon as possible. All future events will include adherence to COVID-safe guidelines and I thank you in advance for your patience and understanding.

In the background the board continues to focus on the strategic direction of the business and working towards how services may further expand. I look forward to catching up with as many of our community during the year as possible.

Take care, Mark Willing President



MEET LEGATEE DOROTHY LORD

Could you tell us about your family, how you became involved with SA Police Legacy and how it has helped you?

I have four children – one daughter and three sons ranging in ages from 52 to 62. Three live around Adelaide and one in Mount Gambier. My daughter was born in Port Augusta, two of my sons in Balaklava and one in Tumby Bay. All of them have children, giving me nine grandchildren and one great grandchild with another due this June.

Soon after my husband Colin died, SA Police Legacy contacted me and asked if I needed any help or counselling to deal with his death. At the time I did not feel that I needed any outside help because my family were all very supportive and still are — always just a phone call away.

MEET YOUNG LEGATEE TOM DOWD

Could you tell us about how you came to be involved with SA Police Legacy?

In 2016, when I was in year eight at school, my Dad who was a police officer working in the Psychologist Unit passed away. It was a really hard time but it's been nice to have the support from SA Police Legacy because I know this was a place Dad worked and was well respected. I have enjoyed meeting people at the Police Club, particularly as some of them knew my Dad and I felt a sense of comradeship. I now live with Mum and my cousin Claudia. We still stay in contact with SA Police Legacy, particularly through Bernie.

How has SA Police Legacy been able to help you?

It's been good to know that SA Police Legacy are there. They have been so supportive, helping Mum financially with my school fees, as well as giving me grants for the stuff I enjoy outside of school. With their help, I managed to buy a new bike, pay for state team uniforms and travel interstate for athletics. I also enjoyed catching up with other kids in similar situations for things like the Adelaide Oval Roof Climb. Since then however, I have been on various trips with SA Police Legacy which has been lovely for me, as I do not feel I want to travel on my own. I am a very independent person but knowing SA Police Legacy is there for me if I should ever need them, is very reassuring. I think the work they do with young legatees is amazing and something the legatees would not get in other organisations.

How do you remember Colin in your family now?

It is over 5 years since I lost Colin. My family and I often speak about our happy times together and also the sad loss. He was such a big part of the family and I miss his wisdom and compassion. He always found time to give to others, even at his own expense. I think this is what made him a good Police Officer. He worked in the country for quite a period of his career and believed that everyone should be treated equally regardless of whether they were rich or poor and because of this he was always well respected by the people of the towns.

Do you have any words of advice for someone grieving the loss of a loved one?

It is hard for me to give advice regarding grief. I still miss Colin as much as the day he died. Life is not the same any more but when I get down, and I do, I just think he would say to me "this is the way things are and I am proud of the way you are coping." No one can ever replace someone you love and who was such a part of your life but we must go on until we are also called. So all I can say is remember with love always but gradually realise that you are able to face life on your own. I take comfort from my children who are always there when I need them. I had 58 and a half years with Colin and am grateful for every one of them.



Can you tell us about yourself and your passion for running?

I am in year 12 at school which takes up most of my time. Apart from school my main focus is running. I have been running for just over a year now and I'm really enjoying the grind of the training. Running is a very social sport which is something I really enjoy about it. My passion for running is built around bettering myself, every time I lose a race or don't have the best running session it only makes me hungry for being faster.

COVID-19 UPDATE

The recent COVID-19 pandemic forced our team at SA Police Legacy to re-think the way we do things and it became quite clear that now more than ever, we need to be available for those we support. As the team worked through new plans as a result of COVID-19, one thing was very clear; we all cared about how our community was coping.

We started working on care packages for police legatees and rescue packages for children. To date we've received overwhelmingly positive feedback. We have been calling as many police legatees as possible and it has been an absolute delight hearing about all of the creative ways everyone has kept themselves busy during isolation.

So what now?

Well, we continue to be at the mercy of the restrictions. We will keep you updated with the changes to restrictions

GRIEF AND BEREAVEMENT **DURING COVID-19**

Written by Terella Rosen

The issues facing us all due to COVID-19 are varied and challenging. Most of us share inconveniences related to the availability of products and business closures, and the sadness of missing family and friends, but many people are experiencing additional challenges.

I attended a webinar recently about how COVID-19 is changing the way we experience grief, loss and bereavement. With restrictions around attendance at funerals, many families (some within our SA Police Legacy community) have been faced with planning a tribute to their loved one in non-traditional ways. Possibly with conflict and feelings of frustration too, as decisions need to be made about who is, and who is not, involved. Technology may need to be navigated as funerals need to be shared online for those not able to be present. We may not be able to share hugs at a time when we need them more than ever. Our hearts are with you, if you have experienced the loss of a loved one during this time.

But it is not only the bereaved facing loss at this time. Many people may be experiencing a combination of losses – work, income, identity, social contact and physical touch, while navigating our way through a changed world. The loss of routine, security and predictability is challenging, particularly for children. Changes to relationships and the way we spend time with our friends and family may cause a multitude of losses as we spend less (or, in some cases more) time with each other and miss out on all the little things we rely on to keep connected. All of these losses together can create confusion, fear and sadness and may take time to heal.

NEED TO TALK TO SOMEONE? Simply call:

Coronavirus Mental Wellbeing Support Service 1800 512 348 OR Lifeline 13 11 14 regarding events and travel as soon as we can. It was very unfortunate that our mid-year event had to be cancelled, however our fingers are crossed that Christmas will represent something closer to 'normal'.

The team are now back in the office and equipped with hand sanitiser for any visitors who come in. We are restricting the number of visitors to the office to four at any one time and appropriate measures have also been implemented for our future events. We do ask that if you're feeling unwell or have any flu-like symptoms that you refrain from entering the office.

As restrictions change so will we. We will continue to keep in close contact and update you with news and changes the best way we can. Events and face to face visits will return.

If you are feeling overwhelmed at any time, please consider calling us at SA Police Legacy, we are always here to provide you with support.



THINGS WE CAN DO IN LIGHT OF THESE LOSSES AND THE GRIEF THAT MAY FOLLOW

Be gentle with yourself

It is natural to find this time difficult. Try not to place unrealistic expectations on yourself. Everyone is coping in their own unique way.

Connect with others

Spend time with friends and family within physical distancing guidelines, give someone a call for a chat, email or video call, enjoy sending and receiving hand-written letters with loved ones. Let people know if you are struggling and allow them to support you.

Do things you enjoy

Take time to nurture yourself – you don't have to use this time to be productive, you can do things for fun and relaxation too.

Notice the good

Even through our hardest times there is good to be found. Has your perspective on what is really important changed? Are you more connected to others? Have you been more thoughtful or considerate than before? Do you recognize your own strength?

Remember this will pass

Already we are seeing changes in restrictions and some aspects of life getting back to normal. Reassure yourself that it will get better.

SUPPORTING **LEGATEES**

Written by Terella Rosen

Brunch for Heart Health

In February, legatees got together for brunch in the Northern and Southern suburbs. A guest speaker from the Heart Foundation shared information about heart health and physical activity before leading us on a brief walk in the area (well, she would have in Mawson Lakes if it didn't rain right when we were about to go). For a number of legatees, this was their very first SA Police Legacy event and it was wonderful to see them welcomed and supported so warmly by others. We hope to arrange more local get-togethers in the future.



Isolation Care Packages

Following government recommendations around COVID-19, we were forced to cancel many events at the start of this year. It's been a tough time for all so we decided to send you a smile and let you know we're thinking of you. In late April, we mailed a small isolation care package to hundreds of police legatees containing puzzles, a short story, gratitude exercise, colouring page, English Breakfast tea bags and chocolate frogs. It was a simple gift in a complex time but we have received so much lovely feedback from legatees saying it brought a smile to their face. There were many mentions of the chocolate frog especially! A few people were stuck on the puzzle, please call or email us for answers — we can't have you losing sleep at night!

Future Events

We were disappointed to cancel our annual midyear lunch, but stay tuned for information about upcoming events as restrictions in SA are lifted. We are very hopeful we may be able to proceed with travel and our Christmas lunch, but as always, your wellbeing is of most importance to us and we will be guided by the experts as to when it is safe for us to gather together again.



SA POLICE LEGACY HONOUR ROLL

Written by Terella Rosen

This year we created an Honour Roll to acknowledge and remember police officers in our SA Police Legacy community who have passed away.

There are many reasons our Honour Roll is special. First and foremost, it gives us an opportunity to honour police officers who gave service to our community and draws our police legatee family together in public remembrance. Importantly, it also a reflects the diversity of families SA Police Legacy supports and ensures everyone feels included. We honour serving and retired police officers who passed away from illness or injury, and those who took their own lives.

In both my experience working with families and my own bereavement, I have learnt how isolating grief after suicide can be. Stigma and societal attitudes around mental health and suicide, along with people's discomfort around not knowing what to say often leaves grieving families and their deceased loved one unacknowledged. SA Police Legacy supports many families whose loved one took their own life and we recognise them in our Honour Roll.

Finding ways to honour the memory of a loved one after they pass away is an important part of healing. On the anniversary of their death we might light a candle, visit the cemetery, or gather with family and friends to share treasured memories. The SA Police Legacy Honour Roll is our way of paying tribute to serving and retired police officers, along with showing solidarity and support to their families.

SA POLICE LEGACY HONOUR ROLL

You can find the Honour Roll on our website: policelegacysa.org.au/what-we-do/honour-roll

If you are a police legatee and would like your spouse/partner included on the Honour Roll, please email terella@policelegacysa.org.au or call 8232 5513.

'WE REMEMBER THEM'

Joanne Shanahan APM **Basil Palmos** Douglas David Barr Vincent Richard Conley Graham Joseph Brown Andrew 'Rex' Greig Peter James Elfenbein Thomas John Jennings David Albert Pike Kelvin Russell Howlett Paul Desmond Garrett Rodley Gerald Fisher Lenard Alfred Boots Raymond Daniel Hunter Steven John Graham Jeffrey Brown Kevin James Gilbert James Tripp Danielle Jodie Patterson Richard George Pratt Peter Mervyn Ellbourn David 'Dac' Anthony Charles Thomas Trevor Kenneth Oldman Derek Cartlidge Colin Malcolm George Creek

03 May 2016

Gray Clyde Chaplin John Aard Kenyeres John Newman APM Caroline Anne Bristow Colin James Lord Graham John Edwards Christopher Alan Eady Frank Lindsay Brooks Bill (William) Molier Peter Robert Willing Darcie Richard Newell Robin Peter Wheeler Bruce Gamble Peter Lawrence Carroll Howard Wayne Marshall David John Wright Michael Andrew Koerner James Felix Furnell Barry Lugg Michael James Keane James Stanley Foster Donald Charles Gray Colin Sims John David Jefferyes Kenneth Watts Herbert Raymond Whitford Colin Robert Zadow Peter Burnley

Brian O'Goerk Michael Nasalik Scott Merrett Bogdan Josef Sobczak (Desmond) Barry Schemmell Ramon Withers Frank Edgar Liebing Kym Schulz Irvin 'Ike' Lowcock Alan David Ames Richard Graham York Terry Harold Downes Thomas Raymond Henschke Eric John Lee Douglas Darrell Snodgrass John Francis Wright Barry John Hannaford Martin John Clift David Wayne Pidgeon Ronald Leslie Kennedy Geoffrey Reginald Whitford Dennis Pugsley James Webb Colin Keith Whitford Maxwell Ernest Sellar Richard William Nobes Thomas Edward Henschke



KOKODA QUIZ NIGHT RAISES OVER \$10K

What an outrageously fun night we all had on 7th February, when over 160 supporters came together for our annual quiz night fundraiser. Our quizmaster, Andrew Stratton, was great at keeping the crowd on the ball and we were excited to see so many winners of the raffles and auction items. The night was a HUGE success and raised \$10,540! Whilst Melanie and Rob's trek to Kokoda has been postponed, the funds raised remain allocated for the purpose of Kokoda. We look forward to seeing as many people as possible at our future quiz nights.

FUNDRAISER SUPPORT:

We are grateful to the many local businesses and private individuals who have generously donated products and services. If you have a business or know someone who does, please consider supporting our next fundraiser. Simply call us on 8232 5513 for information on upcoming fundraising events.



HELP TO REDUCE COVID-19 BOREDOM

The COVID-19 social distancing restrictions have been challenging for everyone – especially children and young people confined to home over the extended school holidays. With this in mind, we decided to send each young legatee a 'Boredom Rescue Pack" filled with craft activities, puzzles, games, coloured pencils, a notebook and lollies. A sporting equipment or stationery voucher was sent to the older children so they could choose their activity. As you can see the Rescue Packs were received with smiles and excitement! Photos: (Left) Harrison, Poppy and Darcy. (Right) Samuel and Stella

PRIVACY POLICY UPDATE

In accordance with our Privacy Policy, it is our responsibility to inform you that brief notes of interactions with police legatees/wards and members are kept for the purpose of providing personalised services and support. This information is stored securely within a password-protected database. Your confidentiality is of the utmost importance to us and we will not share this information to a third party without your consent. If you have questions or conerns about information stored, or you prefer us not to keep these notes, please let us know.

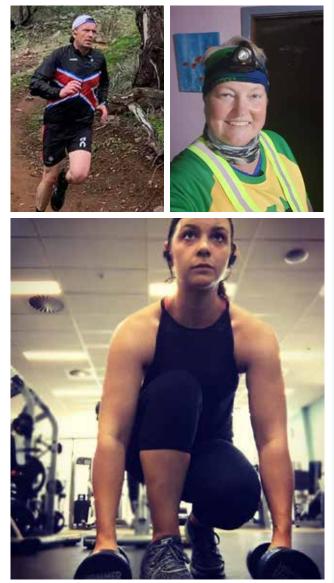
RUN 4 BLUE CHARITY RUN

Run 4 Blue is a national, virtual event that raises the much needed funds for Police Legacy in every state.

Starting in 2019, Run 4 Blue is the charity event created by two dedicated police officers who met at the 2018 Police and Emergency Services Games. Tammy, is an NT police officer, cancer-survivor and avid runner, who wanted to create an event that ran for a cause. Natalee is a police officer in WA who is a strong believer in the mental health benefits of running and a fierce advocate for Police Legacy. Together, Natalee and Tammy are a powerhouse!

This year South Australia has 144 participants enrolled for the Run 4 Blue event hoping to raise funds for Police Legacy SA. In a time where it is extremely difficult to hold fundraising events, we are exceptionally grateful for this virtual fundraiser and we are sure that this year's event will be even more successful than last year.

We'd like to say a huge thank you from Police Legacy SA to Tammy, Natalee and everyone participating in and supporting Run 4 Blue.





CAULIFLOWER & GOATS CHEESE SHEPHERD'S PIE



Ingredients:

- 500g lamb mince 1 celery stalk 1 carrot 1 onion 1 garlic clove 200g goat's cheese
- dash of rosemary 1 capsicum ½ sweet potato 1 zucchini ½ cauliflower ½ cup water

Directions:

- Add onion, garlic and rosemary to a pan with olive oil and sear at medium-high heat until fragrant.
- 2. Add in chopped carrot, celery and sweet potato and cook until softened.
- 3. Add in the zucchini and capsicum and cook for a further 3 minutes.
- 4. Add in the lamb mince and cook until brown then add ½ cup of water, cover and simmer on medium heat for 10 minutes.
- 5. Preheat oven to 180c
- Whilst the pot is simmering, steam the cauliflower florets until soft, then add in the 200g of goats cheese and mash together
- 7. Take the pot off the heat and add mixture into an oven proof dish. Top off with cauliflower cheese mix then place in the oven for approx. 45 minutes to crisp.

Above: Some of this year's SA Participants.

FINANCIAL OPTIONS FOR YOUR HOUSING IN RETIREMENT

Written by Linda Ginever, Police Credit Union

In your retirement, there are many major decisions to make. One of which is whether you decide to stay in your own home longer, consider downsizing or even relocate to a retirement village. While this can seem daunting, it is important to know there are several financial solutions that could help you.

Staying in your own home

Homeownership has long been the Australian dream and for many retirees it has been achieved through years of hard work and financial sacrifice.

A dilemma many retirees can face is being asset rich and cash flow poor, meaning a significant amount of wealth is tied up in the family home - money that could be better used to enjoy retirement.

People are living longer, which obviously comes at a significant cost. Here are some options that may assist you to stay in your family home as long as possible.

Pension Loan Scheme (PLS)

Stay in your home by utilising the aid of additional cash flow from the Australian government's Pension Loan Scheme (PLS). To qualify for the PLS you need to:

- Be of Age Pension Age or older
- Qualify for an eligible pension (E.g. Carer Payment or Age, Disability Support, Widow B or Wife Pension)
- Own real estate in Australia with enough equity to secure the loan
- · Have adequate insurance covering the secured property
- Not be bankrupt or subject to personal insolvency agreement.

The entitlement per fortnight is 150% of the maximum fortnightly pension rate and interest on the loan is currently charged at 5.25% p.a. The additional cash flow can assist with everyday living expenses, payment for home care services or

saved to pay for smaller lifestyle choices such as a holiday.

The major shortcoming with this option is that you cannot access a lump sum to pay for bigger ticket items such as updating a bathroom to be safer, buying a new vehicle, or going on an overseas holiday.

Home Equity Release Loans

Home equity release loans allow you to access some of the asset value in your property, using a first registered mortgage on your property as security for the loan. The loan can be taken as a lump sum, an income stream, a cash reserve (to apply for as required in the future), or a combination of all three.

A **Reverse Mortgage loan** is one form of home equity release loan. Key features of a Reverse Mortgage loan are:

- Funds can be taken as a lump sum payment, regular income stream (up to 10 years), cash reserve (like a line of credit) or a combination of these
- No regular repayments are required while you remain in your home
- Loan interest compounds over time and is added to the loan balance
- You remain the owner of your property and continue living there as long as you wish
- The loan can provide more flexibility than the Federal Government Pension Loan Scheme

Police Credit Union has a referral agreement in place with Heartland Senior Finance (HSF), and acts as their agent for the purpose of assisting customers with a reverse mortgage facility. To be eligible for a Heartland Senior Finance reverse mortgage loan you will need to be:

- Aged 60 or over
- Own real estate in Australia with enough equity to secure the loan and;
- Have adequate insurance covering the secured property.

Obtaining legal advice is mandatory before committing to a Reverse Mortgage loan. We recommend you obtain advice from appropriate services such as Centrelink Financial Information Service (FIS) Officer and/or a Financial Planner. Please consider any impact on your Social Security benefits, future aged care needs and leaving your home to beneficiaries without a mortgage.

RELATIONSHIP MANAGER LINDA GINEVER

Linda is Police Credit Union's Relationship Manager for GO SiXTY PLUS — a membership package for over 60s, with unique benefits to help you maximise the potential of your assets, and gain the lifestyle you want.

Linda has worked within the financial services industry since 1990, first joining Police Credit Union in 2010 as a financial planner, then as an Authorised Representative of Bridges Financial Services Pty Ltd.

Linda's varied experience includes specialised financial work with pre-retirees and retirees from SAPOL, SA Ambulance Service and health professionals from government and private sectors.

She had the pleasure of working with the Police Legacy Board as the financial planner for the Police Legacy's investment portfolio, which more than doubled during her tenure (2010-2018) and enabled the charity to expand their offering to SA Police families in need. Linda is passionate about the welfare of her clients and dedicated to helping them get the most out of their finances.



Call Linda today on 08 8208 5628 or 0438 859 797.

A **Go Sixty Plus Home Care Services loan** is another form of home equity release loan. It is a standard home loan, for those who own their property freehold (or are close to) in order to access some of the wealth to fund home care services, home improvements, new or replacement vehicles, travel or medical expenses.

Key features of a Home Care Services loan:

- Funds taken as a lump sum payment with a minimum loan amount of \$20,000
- Choice of a variable, fixed or mix of both interest rates
- Principal and interest repayments made weekly, fortnightly, or monthly
- Maximum term of loan determined by applicant(s)' life expectancy at time of application, with consideration of their needs and debt exit strategy

Downsizing using Bridging Finance

If you have found the perfect smaller property or retirement village unit and wish to make an offer as soon as possible, then Bridging finance could be an ideal product for you.

Bridging finance secured against your home can allow you to plan your next move without the pressure of time and money. It provides you with funds to pay for your chosen property in advance and allowing up to 12 months for you to sell your home, at which time the bridging loan is repaid in full.

With bridging finance there is no need to make loan repayments as the interest is capitalised to the loan. Interest will calculate daily and compound monthly, however as it's a short-term loan and interest rates are currently very low, it can be well worth the cost to ensure you maximise the sale price of your current home (and don't have to sell in a hurry). As the loan is variable, there are no penalties for early repayment at any time during the 12-month period and interest will only be charged up to the pay-out date.

Decisions for better living

There is no denying it is a big decision to free up the equity in your home, particularly since you've spent so long accruing it. However, with careful planning, and appropriate professional advice, it can work well making a difference to the way you live. It is about prudently removing financial constraints and enjoying life. Police Credit Union offers many of the lending products mentioned in this article including Bridging Finance. For further information, please contact Linda Ginever.

Source(s): Department of Human Services - www.humanservices.gov. au/individuals/services/centrelink/pension-loans-scheme and Australian Securities & Investments Commission (ASIC) - www.moneysmart.gov.au



Police Credit Union Ltd ABN 30 087 651 205 AFSL/Australian Credit Licence 238991. Terms, conditions, fees, charges and lending criteria apply. Full details upon request. Please consider if these products are right for you. Provided you observe the terms and conditions of the Heartland Reverse Mortgage, you will not owe more than the net sale proceeds of your home and you can stay in your home for as long as you choose. Loans are subject to loan approval criteria. Terms, conditions, fees and charges apply. Credit provided by ASF Custodians Pty Ltd (ACN 106 822 780/ Australian Credit Licence No. 386781).



YOUR OWN SLICE OF HISTORY

July brings the laundh of our diecast 1:43 model car of the much loved - 1961 SA Police Chrysler Royale.

In partnership with Signal 1 Model Cars, and using South Australian Police Historical Society Inc.'s Chrysler Royale as our inspiration, we expect the model to be available in July or August 2020 for PRE-SALE ORDERS.

This is the ONLY South Australian Police model car officially approved by our close partners South Australia Police. Each car will be numbered, boxed and presented with a certificate of authenticity. Importantly, profits will support SA Police Legacy recipients.

These officially licensed models will only be available for pre-sale orders through our website. Follow us on facebook to hear more about the release date.

HEALTH & WELLNESS AWARD RECIPIENT

Probationary Constable Ned Brooks was proud to receive the SA Police Legacy sponsored 'Health and Wellness Award' at his recent graduation. Congratulations to Ned, pictured here with Course Mentor Allan Cannon.





Over 60? Residing in your own home or a retirement village?

The **Go Sixty Plus** range of financial products from Police Credit Union can support and benefit you to achieve your financial needs, goals and aspirations to live life better...

- Bridge to Retirement Loans
- Lifestyle Personal Loan
- Reverse Mortgage*

Home Care Services Loan

- Master Club everyday access account
- Term Deposits

Plus, you'll also have a dedicated advisor to work with you to provide better options for your finances.

Call 1300 131 844 or visit policecu.com.au

Police Credit Union Ltd (PCU) ABN 30 087 651 205 AFSL/Australian Credit Licence 238991. Terms, conditions, fees, charges, membership and lending criteria apply. Full details available upon request. Not available for online applications. *Subject to complying with the terms and conditions of the Heartland Reverse Mortgage, you will not owe more than the net sale proceeds of your home and you can stay in your home for as long as you choose. These loans are subject to loan approval criteria. Terms, conditions, fees and charges apply. Credit provided by ASF Custodians Pty Ltd (ACN 106 822 780 / Australian Credit Licence No. 386781). Term Deposit rates are available upon request. Any advice herein does not take into account your personal objectives, financial situation or needs. Please consider your circumstances and the Information Statement available from PCU to decide if the product is right for you.



SA POLICE LEGACY

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