



# SA POLICE LEGACY

# NEWSLETTER

SUMMER 2026



# SA POLICE LEGACY NEWSLETTER SUMMER EDITION



## IN THIS ISSUE...

- 5 Eating well under stress
- 9 The impact of Donations
- 11 Supporting SA Families
- 15 Grieving in the digital world

### The SA Police Legacy Board

**President:**  
Chief Inspector Kellie Watkins

**Vice-President:**  
Matthew Nairn (Retired Police Officer)

**Board Members:**

**Costa Anastasiou**  
Appointed (Police Credit Union)

**James Down**  
Elected

**Sergeant Annette Gilbert**  
Elected

**Peter Graham**  
Elected (Retired Police Officer)

**Andrew McCracken**  
Elected

**Sergeant Nicholas Minge**  
Elected

**Peter Shanahan**  
Appointed

**Senior Constable Julian Snowden**  
Appointed (Police Association of SA)

**Company Secretary**  
Karen Cucchiarelli

Editor: Karen Cucchiarelli  
Publisher: Police Credit Union

## PRESIDENT'S UPDATE

Welcome to the Summer edition of the SA Police Legacy newsletter.

As the festive season comes to an end and another year commences, I want to take a moment to reflect on what was an incredibly meaningful and productive year for SA Police Legacy in 2025. Although, our purpose to honour the service of our police families and support those who have faced profound loss or hardship never changes the depth of connection, compassion, and commitment I continue to witness across our community is forever increasing.

In 2025, we welcomed two new directors to the board who bring fresh perspectives and a genuine passion for our mission. I extend my sincere thanks to them and acknowledge the tremendous contributions of our outgoing directors, Mark Willing and Tom Nyenhuis. Their dedication has shaped our organisation over many years, and their legacy continues in the positive impact we see today.

Throughout the year we proudly supported our legatees in a range of ways, through financial assistance, educational support, wellbeing programs, and opportunities that keep them connected to the policing family. Our legatee and youth events were once again at the heart of what we do. Seeing our young people and families come together to celebrate, learn, and simply enjoy moments of joy reminds us why SA Police Legacy exists.

I want to acknowledge our ambassadors, whose energy and advocacy help strengthen our community, and thank everyone who contributed to our fundraising efforts. Whether through Wall to Wall, the Triple 0 Charity Ball, the National Police Legacy Day luncheon, the Longest Beat Challenge or other initiatives, their commitment ensures SA Police Legacy can continue to deliver vital support where it's needed most.

We also extend our warm appreciation to our patron, sponsors and partners, including South Australia Police, Police Health, Police Credit Union, Drakes Supermarkets, and many others whose generosity and faith in our mission enable us to continue to grow and evolve.

Finally, I want to thank our incredible staff and volunteers especially those who have worked behind the scenes. Your dedication is the heartbeat of our organisation. On behalf of SA Police Legacy, I wish our community a year of fulfillment balanced with moments of rest. We look forward to continuing our work together, standing strong for those who serve and the families who stand beside them.

Take care,

*Kellie Watkins*  
President

## AGM UPDATE

The 36th Annual General Meeting (AGM) of SA Police Legacy Inc. was held in the Elvie Hearnes boardroom on 20th October 2025.

Each year during the AGM, members who have passed away during the year are remembered. Forty-one serving or retired South Australia Police officers passed away between 1st July 2024 – 30th June 2025 and one minute's silence was observed to honour them.

Director election results were announced; Peter Graham, Andrew McCracken and James Down were successful in joining the board for two years. Both Andrew and James are new to the board and Peter Graham will continue for another term. Congratulations to you all!

Thank you to all other nominees for your interest; it is unfortunate there were insufficient positions for everyone.

## Thank you

We'd like to say a heartfelt thank you to Mark Willing and Tom Nyenhuis for their dedication and service over the years.

Mark recently celebrated 18 years on the board and over the years was pivotal in leading the organisation through growth including the physical growth with the acquisition of the Carrington St office (which has now sold). Mark gave much of his personal time to attending legatee and young legatee events, really getting to know everyone and showing his care to the community. Tom provided a high level of involvement and advocacy particularly for retired members during his four-year tenure. Both Mark and Tom helped with numerous fundraisers, memorials and campaigns. Their commitment, passion, advocacy and dedication have helped strengthen our organisation and the important work we do for our community. Thank you to them both.



## Welcome

We were pleased to welcome Superintendent James Down and Chief Inspector Andrew McCracken to the SA Police Legacy board, following elections at the AGM.



**James** brings more than 25 years of policing experience to the SA Police Legacy board, currently leading SAPOL's Forensic Services Branch and holding extensive operational and strategic leadership experience. A long-standing supporter and Ambassador of SA Police Legacy, he is dedicated to fostering wellbeing, inclusion and strong community connections within policing. James is passionate about supporting police families and looks forward to contributing his leadership, insight and commitment to strengthening SA Police Legacy's mission.



**Andrew** is a Chief Inspector with 38 years of diverse SAPOL experience, spanning operational policing, prosecutions, the Police Academy and senior leadership roles across Communications and the Northern District. Having witnessed the vital support SA Police Legacy provides to police families, he is deeply committed to strengthening its mission of care, camaraderie and assistance in times of need. Andrew brings extensive experience, strong communication skills and a passion for supporting the policing community and looks forward to contributing his leadership and energy as a member of the board.

# LEGATEE EVENTS



The past six months have been action-packed, with many opportunities for legatees to catch up with each other. From lunches in the suburbs, our annual gathering for National Police Remembrance Day, and a mystery day trip in the Adelaide Hills, to a regional visit to Wallaroo, a holiday to see the giant cuttlefish at Point Lowly, and our well-loved Christmas lunch, there has been something for everyone.



## EATING WELL UNDER STRESS

By Edan Harding, Accredited Practising Dietitian

Some seasons of life can feel heavier than others. A demanding work schedule, endless family commitments, health challenges or simply the constant juggle of everyday pressures. In those moments, even simple tasks such as planning meals, cooking, or deciding what to eat for breakfast can feel overwhelming.

While nutrition may not feel like a priority during stressful periods, it is one of the most powerful ways to support your body. When life feels overwhelming, your body doesn't just carry the mental load — it reacts physically. Stress hormones like adrenaline and cortisol surge, increasing heart rate, altering digestion, influencing blood sugar levels and affecting mood. These changes place considerable demands on the body, making it essential to provide balanced, nutrient-dense foods that help restore energy, regulate digestion, and support overall wellbeing.

The good news is there are many practical strategies you can implement to ensure your body receives the nourishment it needs.

### Planning ahead

A simple yet effective way to support healthy eating during stressful periods is to plan ahead. Aim to do one large supermarket shop each week rather than making small, last-minute trips. Stock your pantry, fridge, and freezer with versatile staples such as rice, pasta, meat, canned beans, tinned or frozen vegetables, eggs and healthy fats like olive oil or nut butters. Include a variety of colourful vegetables and fruits — think carrots, spinach, capsicum, berries and citrus. This ensures you are getting a broad range of vitamins and minerals that support energy, mood and overall wellbeing.

Having these basics on hand makes it easier to assemble meals quickly and reduces the stress of last-minute decisions. You might also consider keeping some pre-prepared options, such as cooked grains, pre-chopped vegetables, or frozen fruit for smoothies, to make balanced nutrition achievable even on the busiest days.

### Cook once, eat twice

Batch cooking can be a powerful strategy to make nourishing meals effortless. Preparing soups, curries, stews, or roasted vegetables in larger quantities allows you to have several meals available for a few days or freeze portions for later use. This not only saves time and energy but also helps ensure you're consistently consuming meals with balanced nutrients.

### Small, frequent meals and snacks

When your appetite is low, smaller more frequent meals or snacks are often easier to manage than large plates. Prioritising protein in these meals — such as boiled eggs, yoghurt, cheese slices, crackers with hummus, or tinned tuna will help maintain your energy levels and keeps you fuller for longer.

Pair your protein foods with a carbohydrate or healthy fat where possible, such as yoghurt with fruit or nut butter on toast. This pairing will support blood sugar balance and help stabilise your energy levels. Gentle, easy-to-digest options like smoothies, soups, or soft-cooked vegetables can also provide nourishment without feeling overwhelming.

### Be kind to yourself

There is no such thing as the perfect diet, especially during challenging times. Some days, simply eating regularly is enough. Each small meal or snack quietly supports your body, helping you feel a little steadier and more nourished as you move through the day. For nutrition consultations, visit [sol-dietetics.com.au](http://sol-dietetics.com.au). You can find recipes and inspiration on Instagram @edanthedietitian.



## OVERNIGHT OATS

### Ingredients

- 1 cup of rolled oats
- 250ml of milk of your choice
- 1 tbsp chia seeds
- 1 tbsp of pumpkin seeds
- 1 tbsp shredded coconut

### Topping Ideas

- Chopped walnuts/almonds
- Goji berries
- Mixed berries
- Grated apple
- Nut butter
- Coconut yoghurt

### Method

Mix together all ingredients and place in a container or jar to soak overnight. The next morning, finish it off with your favourite toppings.

Note: Enjoy at home or on the go. To make life a little easier, double the ingredients and make a large batch to last you a few breakfasts. The mixture will keep in the fridge for up to 3-4 days.



# FUNDRAISING EVENTS

## OVER \$145,000 RAISED



It has been an incredibly busy and rewarding six months for SA Police Legacy, with a calendar full of generous supporters, community spirit, and meaningful fundraising moments.

We are grateful to everyone who contributed their time, effort and heart to help us continue supporting police families in need.

### ROYAL ADELAIDE SHOW

This year marked our very first appearance at the Royal Adelaide Show alongside SAPOL and what a debut it was!

Thanks to the wonderful support of the community, **we raised \$13,650** to assist our police families.

### NATIONAL POLICE FOOTBALL COMPETITION

This year, SA played host to the National Police Football Championships and we absolutely loved being part of the action.

It was a pleasure to support the event and witness all states and territories come together in friendly competition.

### BLUE DONUT WEEK

Our biggest Blue Donut Week yet — with 27 independent bakeries, Drakes Supermarkets, and 3 schools on board, **we raised \$11,616**.

The enthusiasm across SA was extraordinary, and we can't thank everyone enough for embracing this special campaign.

### THE LONGEST BEAT

A huge thank you to Senior Sergeant Thomas Perks for coordinating this challenge for the second year in a row.

Twenty incredible participants walked an impressive 75km from Christies Beach to the City, Port Adelaide and finishing in Salisbury, **raising \$5,600 for SA Police Legacy**.



### WALL TO WALL REMEMBRANCE RIDE

2025 marked the 15th Wall to Wall ride and we were proud to support the annual ride by serving a BBQ breakfast with the fantastic team at Seppeltsfield.

This ride is more than just a ride. It pays tribute to the sacrifices of fallen police officers, builds on the camaraderie and friendships formed, and raises awareness and funds for Police Legacies in every State and Territory.

Thank you to the entire Wall to Wall committee and riders, who **helped raise approximately \$17,000** and counting!

## CHRISTMAS STALL AT HQ

Our festive stall returned to SAPOL HQ, raising much-needed funds for police families during the holiday season.

Special thanks to our amazing volunteer Jodi Lee for her hard work and festive cheer!

## TRIPLE 0 CHARITY BALL

2025 was another magical year for the Triple 0 Charity Ball!

This signature event continues to shine thanks to our dedicated committee, volunteers, and supporters.

Our 2025 efforts **raised over \$100,000** to support our ongoing support for police community.

## DRAKES FAMILY DAY

A big thank you to Drakes for choosing SA Police Legacy as their charity partner for the Drakes Family Picnic Day. It was a day we were honoured to be a part of, connecting with their team and the wider community.



## YOUNG LEGATEE BACKPACK APPEAL

Help us bring comfort and support to bereaved children within a police family who have been left without a parent by contributing to the essential items that fill their SA Police Legacy Backpack.

Each donation, big or small, helps us pack these bags with care items, school supplies, toys, and thoughtful resources to remind these young people that their community stands with them.

These backpacks offer more than just items, they bring reassurance, connection, and a moment of brightness during an incredibly difficult time.

A heartfelt thank you to the Zorich Group, who have generously donated the backpacks. With your support, we can fill them with everything needed to make a real difference for these families.



# YOUNG LEGATEE EVENTS



## YOUNG LEGATEE CHRISTMAS PARTY

On 13th December, 20 young legatees, aged between two and eighteen, and their families shared a fun time together at our young legatee Christmas party.

Our families enjoyed bowling, arcade games and lunch together. We also had a very special guest and his helpers drop in and the delight on the faces of our younger children was so wonderful to see!

A big thanks to Father Christmas for finding the time to visit, and to our Ambassadors Jason Thiele and Jon Greyshon and our board member Annette Gilbert for sharing in the excitement and helping on the day.



For feedback or ideas on how we can continue to improve, email [karen@policelegacysa.org.au](mailto:karen@policelegacysa.org.au)

## THE IMPACT OF YOUR DONATIONS

As we step into a new year, it's important to pause and celebrate the incredible achievements of 2025. Throughout the year, we heard countless stories from legatees and members about how our support made a real difference.

One legatee shared that our events eased the loneliness she felt after losing her husband. Another serving member described the relief she experienced when financial assistance arrived just when she needed it most. It is these stories that remind us why SA Police Legacy is so important.

### Looking Ahead

Our calendar for 2026 is full of opportunities to connect and support one another including:

- quarterly support groups for those seeking additional grief support,
- hosted gatherings to foster community and connection, and
- home visits are available for those who prefer a quieter way to connect (contact Terella or Bernie to arrange).

### Financial Support

To provide a snapshot on our financial support, in just four months leading up to this newsletter being prepared we have helped police families financially via:

- \$20,383 in bereavement, member health, and ex gratia grants for serving police officers.
- \$26,542 for bereaved police families (young legatees) — covering education, driving lessons, gifts, personal development, and wellbeing activities. An additional \$70,000+ will be distributed in February.
- \$11,838 for legatee wills, gatherings, flowers, birthday gifts, and regional visits.

### Growing Our Support

Thanks to the ongoing generosity of our sponsors, SA Police Legacy has introduced four new financial grants to assist families living on a reduced income, we've enhanced our legatee birthday acknowledgements and expanded welcome packs for new legatees joining our community.

## THANK YOU TO OUR DONORS AND SPONSORS

We are deeply grateful to our long standing supporters and would like to make a special thank you to:

**Our members and donors** — your generous donations make a lasting impact on the lives of our police families, thank you!

### Our major sponsors

**Police Credit Union and Police Health** for funding vital grants for bereaved young legatees and providing in-kind professional support.

**Stewart & Heaton** for their continued sponsorship of the plush constable bears helping us keep costs down

**Operational Systems Australia (OpSys)** for providing vault like cybersecurity platforms that safeguard our data

**Maughan Thiem** for sponsoring the Safe Driving Grant for twelve months!

**Drakes Supermarkets** for again including us in their charity showbag, which now funds young legatee events for three years and backs both the member health and bereavement grants for the next twelve months.



COVER LIKE NO OTHER

**"We have never had a health fund that has been as supportive as Police Health."**

— Garry, Police Health Member



## DREAM RIDE USA

In March 2025, four of our young legatee families participated in the Dream Ride Australia event held at Glenelg.

Our lucky attendees were driven in special vintage and high-performance cars, and enjoyed the rides and attractions provided by Dream Ride in conjunction with local South Australian business Romeo's Retail Group.

The day culminated in Dream Ride founder Michael Bozzuto inviting the four SA Police Legacy families on stage where he announced they would be flown to Connecticut, US for the August 2025 Dream Ride event.

In August 2025, the families, along with others from South Australia and interstate, were treated to a couple of days in Boston before visiting New York where they experienced a Mets baseball game, the Lion King on Broadway, and famous New York landmarks including Ground Zero, the Statue of Liberty and Central Park, to name a few!

Dream Ride was created by Hometown Foundation Inc., established in the United States in 2001. Partnering in South Australia with Romeo's Retail Group, the foundation is focussed on creating awareness, funding and opportunities for children with intellectual disabilities. Michael Bozzuto recognises the valuable work



of police and wanted to give bereaved children of police officers an incredible opportunity.

The centrepiece of the trip was the 4-day Dream Ride event in Connecticut where they met families

with children with an intellectual disability and participated in the activities together.

The trip ended with an incredible few days in Disneyland where our families had the most magical time!

## DRAKES SUPERMARKETS SUPPORTING SA POLICE FAMILIES

Since 1999, the Drakes Charity Showbag has been one of the most loved and eagerly anticipated initiatives among Drakes customers.

What began as a simple way to give back to the community has grown into a program that has raised over \$2 million in support of local charity partners, including SA Police Legacy, Flinders Foundation, St John Ambulance SA, Bedford Group and The Hospital Research Foundation.

Each showbag is made possible thanks to the generosity of Drakes' suppliers, who donate an incredible variety of products, from pantry essentials and sweet treats to beauty products



and even pet toys, ensuring there's something for everyone in the family to enjoy.

For more than 20 years, Drakes has partnered with Bedford Group, who has proudly packed every Charity Showbag at their facility. This partnership creates meaningful employment opportunities for Bedford employees.

SA Police Legacy has been a part of the Drakes Charity Showbag initiative for the past two years, with all proceeds going directly towards supporting SA Police officers and their families during times of serious illness and bereavement.

"At Drakes, we're incredibly proud to stand alongside SA Police Legacy to support their officers and families who serve our state," said John-Paul Drake, Director, Drakes Supermarkets. "We've always believed that community is built on connection – and the Drakes Charity showbag is a symbol of what can happen when local businesses, suppliers and charities come together for a greater cause. For us, supporting those who put themselves on the frontline every day to protect us is just a small way that we can give back to the people who protect us."

### SUPER MYWAY ACCOUNT

## High savings, high reward.

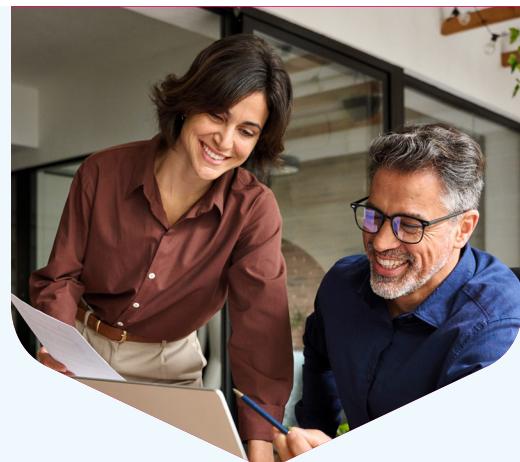
Our **Super MyWay Account** is a savings account designed for operators of Self-Managed Superannuation Funds (SMSF), seeking to earn interest and maintain at-call access to funds with no account or transaction fees.

#### Features and benefits:

- higher interest rates than regular transaction accounts
- at-call access with no account or transaction fees
- earn interest on amounts of \$20,000 or more
- no regular deposits required
- interest calculated daily, tiered and paid monthly

Call 1300 131 844, talk to us in branch or visit [policecu.com.au](http://policecu.com.au) and make your money work for you!

Police Credit Union Ltd (PCU) ABN 30 087 651 205 AFSL/Australian Credit Licence 238991. Terms, conditions, fees, charges and membership criteria apply. Please consider your circumstances and the Information Statement available from PCU to decide if the product is right for you.



## WHAT OUR COMMUNITY IS SAYING...

SA Police Legacy supports police families in a multitude of ways. On these pages are some examples of the impact this support can make.

**Member Health Grant** — since 2013, SA Police Legacy has provided more than \$180,000 to assist serving South Australia Police officers and their immediate families during times of serious illness or injury. These grants help take the pressure off so members can focus on recovery, not financial stress.

**Wellbeing Grant** — this \$500 grant for our young legatees (aged 0-18 years) is all about helping to provide comfort, health and happiness and can be used for a huge variety of activities, support and learning.

**Legatee Events** — these social events provide an opportunity for police widows/widowers to come together in a relaxed setting, continuing their sense of connection to the blue family, creating friendships, reducing isolation and helping with reassurance they are not alone. Our liaison officer is always in attendance to offer emotional support when needed.

“

“SA Police Legacy have helped us in ways we are so thankful for. The Wellbeing Grant has been used with great pleasure by Millie. In a perfect world we would have no need for this support, but in our time of grief and need SA Police Legacy were there for our family. I would not have been able to get through the first few months after losing Grant without the SA Police Legacy team and I owe them so very much. From the bottom of our hearts, we appreciate them and SA Police Legacy as a whole.”

- Tanya, Millie's Mum



“

“Thanking you all for a wonderful day. I feel very grateful for being a part of SA Police Legacy; we are very fortunate.”

- Legatee Shirley,  
Christmas lunch attendee

“

“When I think of Police Legacy, what comes to mind is genuine care and support- people who are there when you need them most. They're compassionate, dedicated, kind and doing great things to make a difference in the lives of others.”

- Legatee, Jane



In our 2025 Legatee survey, 97.5% indicated they were satisfied with the overall support offered by SA Police Legacy.

“

“Wow, what a fabulous day! Thank you so much for organizing such a day. Honestly, it was amazing. When I tell my family & friends about it, they are amazed and thrilled for me.”

- Legatee Sandra,  
Mystery day trip attendee



”

“

“When I was going through such a stressful time, the member health grant helped ease the financial burden of medical expenses. Especially since dropping to base pay whilst on sick leave had reduced my income. I could focus on getting myself getting through chemotherapy.”

- Mick, serving police officer

”

“

“I really like my tutoring! It’s helped me feel more confident at school, especially in maths. Thank you for helping me!”

- Legatee Grace, (10yrs)  
Wellbeing Grant recipient



”



”

# IN MEMORIAM

In memory of those who passed since  
our last newsletter  
— always remembered, forever loved.



## Serving members

Stuart Easom 11 September 2025

## Retired members

Stuart Berry 5 June 2025  
Ian Skewes 6 June 2025  
Arthur Chadwick 7 June 2025  
Kenneth Symons 8 June 2025  
Barry Moyse 12 June 2025  
Peter Doherty 19 June 2025  
Wallace 'Glyn' Creed 4 July 2025  
Kingsley Almond 5 July 2025  
Malcolm 'Rex' Feuerherdt 11 July 2025  
Graeme Furnell 24 July 2025  
Reginald Yorke-Simpkin 7 August 2025  
Brian Green 8 August 2025  
John Attwood 18 August 2025  
Jeffrey White 19 August 2025  
Dean Probert 27 August 2025  
Robert Kraft 6 September 2025  
Mark Weaver 14 September 2025  
Peter Black 13 October 2025  
Robert Wohlenberg 18 October 2025  
Phillip Ownsworth 14 November 2025

## Police legatees

Bev Schemmel 13 June 2025  
Maureen Zuvich 13 June 2025  
Denise Humphrys 14 June 2025  
Merle Mitchell 1 July 2025  
Nalda Hill 14 July 2025  
Yvonne Arthur 28 July 2025  
Sheila Henschke 20 August 2025  
Dorothy Polkinghorne 26 August 2025  
Gloria Watkins 13 October 2025  
Margaret Watson 28 October 2025  
Barbara Lowcock 27 November 2025  
Mary Collins 14 December 2025  
Nanette Green 15 December 2025  
Jane Jalleh 18 December 2025

## GRIEVING IN THE DIGITAL WORLD

The internet continues to bring change to many aspects of our lives, and navigating death, loss and grief is no exception.

While many offline traditions continue, there are often online additions — death notices are in the newspaper, on websites and in social media, funerals can be streamed live for friends and family that can't attend, and collective mourning happens both in person and online.

Social media can play a large part in shared grieving and memorialising those who have died. It can create a sense of community and support where people can express their feelings and share photos and memories together.

Online support groups can connect people around the world in shared experiences and provide immediate support and understanding and virtual counselling sessions have increased accessibility for those needing some extra support.

The SA Police Legacy website Memorial Wall provides a place to honour and respect both the service of South Australian police officers who have died and the person behind the badge. Similar tribute pages exist



for other first responders and various groups. Digital memorials can provide comfort, connection and legacy.

Grieving online can also be challenging as reminders on social media can feel constant or may pop up unexpectedly. The potential loss of privacy and unwanted or hurtful comments on posts shared can also increase feelings of vulnerability and distress.

Media reporting can exacerbate and prolong painful feelings of grief in high profile deaths and make being online feel unsafe and vulnerable for family, friends and colleagues, but also others in the community.

It's okay to set boundaries or take time out when you need.

While technology can make a positive impact when we are grieving, it is also important to recognise the value of genuine human connection.

Dan Bates expresses it well: "Grief in the digital age offers both opportunities and challenges. It provides new avenues for expression, support, and remembrance, while also raising important questions about privacy, the longevity of digital legacies, and the nature of mourning itself. As we continue to integrate technology into our grieving processes, it's essential to approach these tools mindfully, using them to enhance our ability to cope with loss while still honoring the deeply personal and human experience of grief."

(psychologytoday.com )

Our liaison officers, Bernie and Terella, are available to provide support to grieving members and legatees. Please feel free to reach out anytime.

NEW!

## NEW WEBSITE MEMORIAL WALL

We're proud to share the launch of our newly updated SA Police Legacy Memorial Wall — a dedicated space honouring the lives and service of South Australia Police officers.

The new Memorial Wall offers a personal and meaningful way to remember loved ones. Each tribute page includes space for photos, a short biography, and a guestbook where people can leave messages of love and reflection. You can also light a virtual candle — a simple, symbolic gesture that keeps their memory shining. It's a place built with care, respect and deep gratitude for those who served.

[Head to our website to explore the Memorial Wall, read the stories, and share a moment of remembrance.](#)

# THE BEST CAR LOAN

SPECIAL  
OFFER\*

FIXED RATE UP TO 7 YEARS  
NO MONTHLY OR ANNUAL FEES

5.49%  
P.A.

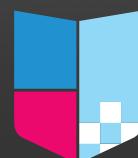
5.90%  
P.A.

COMPARISON RATE



Looking for a better car, a caravan for the  
next adventure, or just want to treat yourself?

Whatever vehicle is right for you, this is the loan that will help  
you own it, with a super low rate and **no monthly or annual fees!**



**POLICE  
CREDIT  
UNION**  
BANK ON US

1300 131 844

Visit a branch

policecu.com.au

Police Credit Union Ltd (PCU) ABN 30 087 651 205 AFSL/Australian Credit Licence 238991. Terms, conditions, fees, charges and lending criteria apply. Full details upon request. Interest rate is current as at 01/07/2025, subject to change. Minimum loan amount of \$40,000. New Lending only. Comparison rate is based on a secured \$30,000 loan over 5 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Mozo.com.au/expertschoice/australias-best-banking. The information provided herein does not take into account your personal needs, objectives and financial circumstances. Please consider your circumstances before deciding if the product is right for you. The Target Market Determinations are available at www.policecu.com.au/target-market-determination or by calling 1300 131 844. This offer may be withdrawn or amended by PCU at any time. **\*No further discounts apply.**



**SA POLICE LEGACY**

286 Gilbert St, Adelaide SA 5000

08 8232 5513 | [info@policelegacysa.org.au](mailto:info@policelegacysa.org.au)

THANK YOU TO OUR PARTNERS

