

position was based on careful research.

From the time we were established in October 1963 at a meeting of 120 people as the BHP (Newcastle) Employees' Credit Union, we have been a people business. As Pereira said:

Everything we do, we do for the benefit of our members from our range of products to our staff training.

New Challenges and Opportunities

The upcoming closure of BHP Steelmaking in Newcastle heralds an exciting time of new challenges, opportunities and a chance to redefine ourselves. No longer the "Steel City" - Newcastle will be recognised for its diversity.

And, for the people of BHP... how will they redefine themselves? We take a snapshot of a few BHP workers (see over) and discover the resilience, strength and positive attitude that characterises the people of the Hunter as they prepare for a new direction in their working lives.

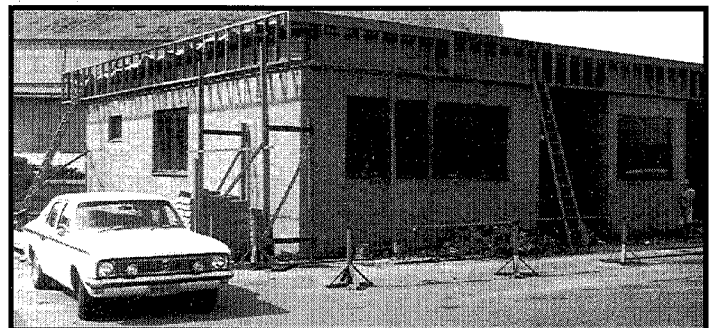
Though BHP workers were founding members of Hunter United Credit Union our membership has grown far beyond the gates of BHP to become financially the strongest Credit Union in the region. Hunter United continues to move forward, providing a comprehensive range of financial products and services together with the latest technology to, ultimately, save you time and money as well as working towards a financially secure future for all our members.

As the pace of life quickens and priorities change, Hunter United continues to introduce new products and services to meet the new challenges and reflect these changes. Our QuickCall Telephone Teller phone banking service has proved to be a hit with as many as 900 member calls in just one day! Also, the interest shown in our innovative Super Ezy Retirement Savings Account indicates that many members appreciate an easy, flexible and low cost alternative for

superannuation savings. As we approach the new millennium Hunter United will continue to meet the challenges of the future with the introduction of a range of technology-based services to increase member accessibility & decrease costs.

But, as they say, the more things change - the more they stay the same and it's business as usual at all Hunter United branches: Selwyn St & Ingall St Mayfield, Broadmeadow, Garden City, Charlestown Square, Stockland Jesmond and Green Hills East Maitland as well as our on-site branches throughout the region.

We say farewell to BHP Steelmaking in Newcastle and wish all those about to take a new direction in their lives all the best for a bright future - Hunter United will always be there to provide all the help we can.



• MEMORIES... This 1975 photo shows our Selwyn Street branch at BHP nearing completion. The Credit Union was located on the ground floor of BHP's General Office building prior to this.

EFTPOS + CASH = CONVENIENCE. Reduce the number of ATM and over-the-counter cash withdrawals (and minimise any excess usage fees) by requesting cash when making an EFTPOS purchase. Most retailers will give you the option of withdrawing cash at the point of purchase so take advantage of this bonus feature when it's available to you. (Individual retailers set their own limits on the amounts withdrawn and some have a minimum purchase requirement before cash can be drawn.)

DINNER WINNER... The lucky winner of the Anchors Seafood Dinner for BHP staff returning their mailing addresses is **Stephen Turner**. Congratulations!

Loan Solutions. There's a good chance that you currently have a loan with us. For those leaving BHP, or for anyone receiving a lump sum payment, there is absolutely no reason for you to rush in and pay out that loan; in fact there may be good reasons for you to retain the loan while you plan your future. Indeed, those future plans may mean that you need extra financial help from Hunter United. By talking to any of our branch managers, we can plan a loan and loan repayment tailored to your own circumstances and together, we can look at solutions to any financial problems to help you achieve your goals.

NEW DIRECTIONS - LIFE AFTER BHP STEELMAKING

Excitement, anticipation, anxiety and even fear of the unknown - BHP workers about to pick up their last pay slip are experiencing the full gamut of emotions. We spoke to some of our members at BHP about their plans for the future.



ALAINE SKOVGAARD

Receptionist - BHP 21 yrs
 "...a change is as good as a holiday"

Why is Alaine all smiles about leaving her job of 21 years? Well, with her positive attitude and zest for life she's confident of finding a new job. In fact Alaine is looking for a total change - "I'm looking forward to a new challenge, a total career change away from offices & computers. I haven't decided what I'll do yet, I don't mind, as long as it's away from a ringing phone. It's been a great 21 years with BHP - I've made some lifelong friends here and, though it won't be the same as seeing them everyday, we'll stay in touch. And I'll definitely stay in touch with Hunter United too, we go back a long way together ... they're just like family"



LEANNE HINES

Metallographer - BHP 19 yrs
 "...nothing ventured, nothing gained"

Fate has injected a new vigour into Leanne's life with an opportunity to retrain for a brand new career. "If Steelmaking was to continue in Newcastle, I would probably continue to stare down a microscope for the remainder of my working life. But, because of the closure, I'm studying for a new career path." Leanne is currently completing her Diploma of Education to eventually become a Science/Maths Teacher. "It's been a fantastic career at BHP and I'll miss my colleagues, but I'm really looking forward to teaching - it will be a great challenge."

And Leanne is very happy with her friends at Hunter United. "Hunter United have always been there when I needed them. Our family business wouldn't have got off the ground if it wasn't for Hunter United - they helped us when others wouldn't. I'll be continuing that friendship."



ROBERT NEWITT

Production Operator - Power Department - BHP 23.5 yrs
 "seachange"

A regular 'Diver Dan' - Robert is one of those rare breeds who has

managed to turn his favourite hobby into his career. "Getting paid to blow bubbles" as Robert puts it - he'll be working as a Diving Instructor with Dive, Skate & Ski and testing scuba gear at Newcastle Hydrostatics following redundancy from BHP's Power Department.

"There's been lots of positives and very few negatives in over 23 years at BHP. I'll miss my mates here but I'm sure we'll catch up after the closure - I might even talk them into taking a diving lesson."

Some things won't change though; as a member of Hunter United for 22 years Robert recently bought a new home with a loan from Hunter United and will continue to use our services. Robert was particularly pleased with the friendly service and sound financial advice he received from Steve Brown at the Selwyn Street branch.



DAVE POWELL

Senior Security Officer - BHP 24 yrs

"my future's so bright, I gotta wear shades"

Dave Powell's future is secured with his transfer to Websters Security where he'll be looking after things at the Western end of the plant after the closure.

Dave has been a member since he started at BHP 24 years ago and when asked whether he would be changing his banking habits he said; "Why would I change - Hunter United have been terrific, really wonderful."



MIKE WORTH

Cast Floor Operator - Bloom Caster - BHP 18 yrs

"..beautiful one day, perfect the next"

After 18 years at the Bloom Caster, Mike sees the closure of Steelmaking as an opportunity to make a new start in more ways than one. "My wife and I discussed our next move and decided it might be a good time for a total change." Currently Mike is tracking down jobs interstate in Brisbane and Townsville and feels the time is right for a change. His young family will adapt easily to a new lifestyle in the Sunshine State. He's looking

forward to a new career but admits it will be sad to say goodbye to workmates, family and friends.

Apart from missing friends, Mike has just one more regret about the move North. "I won't have the convenience of a Hunter United branch close by. We've been with Hunter United for 18 years and I'm more than happy with the Credit Union. I hope our friendship can continue."



KATIE DRAPER

Chemist - Technical Services - BHP 5 yrs

"...the more things change, the more they stay the same"

For some BHP employees, like Katie Draper, life goes on business as usual. The only change to Katie's job will be the name of her employer. BHP Laboratories will become "Hunter Laboratories" and will continue to service existing and new clients outside the realms of BHP.

Katie is very pleased with the products and services she has used at Hunter United since joining five years ago. "I use the Garden City & Broadmeadow branches as well as QuickCall Telephone Teller - it's easy and very convenient"



MILE JOSEVSKI

'MILO' Gas Watcher - Blast Furnace - BHP 25 yrs

"..you gotta be made of Milo"

Mile, or "Milo" as he's affectionately known, has worked in BHP's Blast Furnace for 25 years and though he's looking forward to some time on before he finds a new career he'll miss the good mates he's made over the years at BHP.

"It's been a lot of hard work but we've had some good times at the Blast Furnace. We've gone through a lot of highs and some lows together but will stay friends for life - I'll miss those blokes."

Though Milo is unsure of what his future holds career-wise, he's confident of finding work. Milo will continue to bank with Hunter United. "I always have been with Hunter United and they've been great. Certainly wouldn't change now."

Y2K UPDATE Over the past year the Credit Union undertook a Year 2000 compliance testing program. We are able to report that Hunter United is Year 2000 ready with all internal critical systems and our supplier chain systems tested. The Credit Union has also developed a Year 2000 Contingency Plan. This Plan, and the compliance testing are in accordance with the requirements of the prudential supervisor.

SUPER RESPONSE TO "SUPER EZY"

Already many enquiries & applications have been received for our new Retirement Savings Account, where you can save for your super simply & easily. Super Ezy is perfect for those who are self-employed, or are employees or employers because it's simple to open and operate. Some of the features of Super Ezy RSA are:

- No administration fees
- Capital guaranteed

- No restrictions on amounts deposited
 - Provides tax concessions
 - Is portable - can go with you when you change jobs
 - Allocated Pension option
 - Accepts transfers of other Super money without paying entry fees
 - Offers 'Life and Total & Permanent Disability' insurance cover
 - Very competitive 'tiered' interest rates
- To find out more, or to make an application, ask for a Super Ezy RSA Information booklet at any Hunter United branch.