Berrima District Credit Union



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Berrima District Credit Union LtdBased in Bowral, Australia, Berrima District Credit Union Ltd. was founded in 1963 by a group of workers at the Southern Portland Cement works of Berrima district who wanted to help their fellow workmates through the tough times. Within a year, it had 257 members and more than £14,000 had been lent to fellow workers. Today it has over 14,000 members and a loan book worth close to \$180m, but its core values remain unchanged. Later it became an authorized representative and credit representative of Bendigo and Adelaide Bank Limited. BDCU had assets of \$181 million. Today Berrima District Credit Union operates as a credit union that provides financial products and services such as loans, Visa credit cards and overdrafts, home and contents, landlord, motor vehicle, travel, compulsory third party, loan repayment, mortgage protection, and life insurance products. Its financial planning services include wealth building, borrowing to invest, tax-effective investing, superannuation, retirement planning, redundancy planning, estate planning, and asset structuring for the self employed. It makes daily operational tasks easy for its customers by facilitating Internet banking, mobile banking, phone banking, BPAY, cards, transactions, paying bills, and international access services; and brokerage services.BDCU provides business loans, equipment financing, and business overdraft services and business convenient access. Its commercial services include EFTPOS/merchant facilities, salary packaging, factoring, and broking; commercial insurance services for properties, business interruptions, theft, money, machinery breakdowns, electronic

equipment, glass breakages, and general properties; commercial motor insurance services; and farm insurance services.

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