

Take advantage of low interest rate

WITH 50 years of lending experience, Orange Credit Union should be your go-to lending institution when buying a new home.

Interest rates are at an all-time low and lending manager Geoff Potts said people were eager to secure new homes or refinance their existing home.

"We have recently introduced a 12-month variable home loan for borrowers who like to have a low introductory interest rate," he said.

"Our new 12-month variable introductory home loan rate is

very competitive in our local marketplace, so people should shop directly with us, as we do not list our loans with brokers."

Orange Credit Union is currently offering the 12-month introductory variable home loan with no establishment fee (value approximately \$625), and no monthly fees.

"New construction loans are very popular with us, as our progress payments to builders are completed quickly," he said.

"At other lenders, this process can take weeks to obtain checks for builders."

Members benefit from lower fees, and competitive interest rates, while the wider community is also supported with community grants.

All decisions are made within our branch at 288 Summer Street.

Choosing to borrow through Orange Credit Union also helps to support your local community.

"We are a not-for-profit company so our surplus funds are given back to members and our community," Mr Potts said.

"We know our members and our local community."



EXPERIENCE: Kerri Fogarty, Leanne Gillett, Amanda McDonald and Robyn Taylor at Orange Credit Union.

Experts in buying, selling

NEIL Jones Solicitors provides conveyancing services for purchasers and vendors of residential, commercial and rural property.

With more than a decade of experience in property and contract law, we are committed to helping everyone from first home buyers to experienced investors navigate the process of buying and selling property through professional legal advice and clear communication.

For first home buyers, entering into a contract to purchase property for the first time can be an overwhelming as well as exciting experience.

Having an experienced solicitor on hand to explain the process and pitfalls is essential.

This family business offers competitive pricing and flexible hours to suit clients' commitments.

Neil Jones, Ellen Jones and Amanda Ruddy at Neil Jones Solicitors pride themselves on providing friendly and personalised attention to clients at this important time of their lives.



PROFESSIONAL ADVICE: Amanda Ruddy, Ellen and Neil Jones at Neil Jones Solicitors. Photo: JUDE KEOGH

Trust Bendigo Bank with your next loan

SINCE opening its branch in Orange in 2011, Bendigo Bank has earned a reputation as a trusted financial institution that is committed to the local community and the success of its customers.

Bendigo Bank has been operating in Australia for more than 150 years and continues to set goals and plans for the next 100 years.

The Bank welcomes Ramona Vogt as its new Orange Branch Manager.

Ramona said her business and retail banking background has been helpful in helping her settle into her new position.

"Bendigo Bank's community-based approach and simple straight forward banking is refreshing and I look forward to growing and developing in the Branch Manager's role."

So whether you're refinancing, buying a new or investment property, or just want your next loan with Australian's leading customer and



CUSTOMER FOCUS: New Bendigo Bank Orange branch manager Ramona Vogt.

Photo: STEVE GOSCH 0109sgbendigo1

community-focused bank, getting a great home loan deal is as easy as talking to your local Bendigo Branch Manager Ramona.

- Conveyancing for vendors and purchasers of residential and commercial property
- Wills and probate
- Criminal and traffic law
- Family law
- Guardianship and mental health law
- Children's Court

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BIG

Orange Branch home loan DEALS

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S41790K (204603_v2) (17/01/2014)

Now that's a **HOME LOAN** I can afford

4.39% pa interest rate

5.66% pa comparison rate

Introductory 12 month variable home loan for new borrowings over \$150,000

\$0 establishment fee
\$0 monthly fees

www.orangeccu.com.au 6362 4466

DISCLAIMER: Eligibility criteria, terms & conditions, fees & charges apply. New lending business only. Interest rate reverts to our Standard variable rate after the first 12 months. Comparison rate based on \$150,000 over 25 years. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts may result in a different comparison rate. Orange Credit Union Ltd, Australian credit licence 240768.