

Connecting With The Community



Winsec Savings & Loans were proud to sponsor the Wangaratta CDB Cycle Criterium held in late January. Worthy top three: Wangaratta's Ashley Baines (left) with winner Rhys Pollock and runner-up Nicholas Walker. Photo courtesy of The Chronicle Newspaper (Simone Gladigau).

Winsec Savings & Loans has been operating in the North East for more than 17 years. It has always been the company's policy to support local sporting bodies and organizations. Sponsorship of many events has guaranteed their existence and continuation in the local area.

Some of these events are: The Wangaratta Sports Carnival, Wangaratta Football & Netball Club, Great Alpine Golf Tournament, Wangaratta Golf Club, Wangaratta Squash & Racquetball Club, Lions Club, Park Lane Ladies Bowls Club and Wangaratta Jazz Festival

The directors feel that it is a vital part of their operation and will keep up their efforts to help the community reach it's goals.

For information on savings, investments or any kind of loans contact Tony Ruvolo at Winsec Savings & Loans, 39 Reid Street, Wangaratta, phone 1300 137 456.

Some Frequently Asked Questions about investing with Winsec Savings & Loans

How do I invest?

To make an initial investment in Winsec Notes with us, simply complete the Application Form accompanying this Prospectus and either mail it to us or call into our office with your funds. Subsequent investments can be made using any method we approve.

Are there any fees or charges?

There are no establishment charges, no ongoing fees and no exit fees which apply to any investment pursuant to this Prospectus. Government Taxes may be passed on to investors.

You can find more questions and answers like these in our current Prospectus which is available for download on our website - www.winsec.com.au or from our office at 39 Reid Street Wangaratta.

Is there a choice of terms available?

You are able to invest with us on an "At Call" basis or fixed terms ranging from 30 days to 24 months.

Is there a minimum opening balance?

A low initial investment of \$500.00 will be accepted during the currency of this Prospectus for fixed term investments.

"At Call" Winsec Notes require a minimum investment of \$100.00. Subsequent investments may be for any amount.

Putting your home in order

QUESTION: We would like our home to look at its best when we place it on the market. Can you advise us of any cost effective tips on how to prepare our home for sale?

ANSWER: First impressions count and it is often a case of 'love at first sight'! Vendors (sellers) are familiar with their home and may overlook the finer aspects of presentation when preparing their home for sale. Be objective. Wander through your home as though you are the potential buyer. Minor repairs and cosmetic touches can make an enormous difference. Do the carpets need cleaning? You may consider replacing any tired window furnishings.

Everybody has "the jobs they love to hate" but now is the time to repair torn flywire screens, replace cracked glass, burnt out light globes and fix the front door bell. Attend to squeaky floors and doors that stick. Replace washers on leaking taps. Repair cracked plaster and touch up chipped paint. Consider repainting interior walls if they are dull or dirty as a few litres of paint and a weekends work can add thousands of dollars to your home. Neutral colours will appeal to the majority of buyers.

Make the home appear as large, bright and well kept as you possibly can. Reduce any clutter and store excess furniture to create a more spacious feeling.

Your check should not be restricted to indoors. An outdoor clean up campaign is essential. Straighten out the garage, mow the lawn and trim edges. A few punnets of flowers will add a dash of colour in the garden and sensible pruning can enhance a view or allow more natural light into the home.

By attending to these details you will create a favourable impression and your efforts will be rewarded by obtaining the maximum price.

If there are any particular aspects of preparing your home for sale that you wish to discuss, please feel free to contact Garry Nash at First National Real Estate Wangaratta on (03) 5722 2663.



The many faces of Winsec

Mike Noble, Director

I moved from Monbulk (Dandenong Ranges – ie 'Puffing Billy'!) to Wangaratta with my wife, Sarah, in 2001. As we approached our final year of law school, we decided for career and lifestyle reasons that life in Wangaratta was for us. Monbulk is a rural town so the move to Wangaratta did not require a major adjustment. In fact, we quickly discovered that Wangaratta had everything we needed and more. It did not take us long to experience the benefits of the town and surrounding areas – from the mountains to the rivers and in particular, the wineries!

In September 2006, Sarah and I had a son, Flynn – our little delight. We strongly believe that Wangaratta will be a wonderful environment in which to raise our family. From a business point of view, I think there are many exciting times ahead for the region in terms of development and growth. I am committed to the town and cannot ever imagine moving away. In fact, my parents moved to Wangaratta and my sister and her family to Whitfield in the last few years – they could obviously see the benefits of life up here.



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