



Stories from
Australia's
customer-owned
banking sector



Banking with purpose





Banking with purpose

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About COBA



COBA members are an integral part of the communities they serve, playing a vital role in supporting and assisting individuals, families, and businesses across Australia.

The Customer Owned Banking Association (COBA) is the industry body for Australia's credit unions, mutual banks, and building societies. Customer-owned banks have a long and proud history of serving communities across our nation.

Starting out as the original peer-to-peer lenders, where like-minded Australians worked together to achieve one another's financial goals, today more than five million people choose to bank with a customer-owned bank.

This focus on community, family, and helping people get ahead is still true today, with household lending making up 93% of loans written by COBA members.

COBA's mission is to advocate, champion, connect, strengthen and evolve, so that customer-owned banks can continue to flourish long into the future – allowing more Australians to benefit from banking centred on people and communities. COBA provides representation and advocacy on behalf of its members to a range of stakeholders including federal and state governments, regulators, industry, and the media. COBA also works to promote the customer-owned banking sector and raise awareness of its benefits with the public.

COBA supports the sector in many ways including expert advisory and support services, marketing and communications support, industry liaison and engagement, and education and training. COBA also has a dedicated Financial Crimes team that supports the customer-owned banking sector's financial crime disruption and response capability.

COBA members are an integral part of the communities they serve, playing a vital role in supporting and assisting individuals, families, and businesses across Australia. Many COBA members serve specific industries like the education sector, police and firefighters, healthcare workers, and the military. And with over half of COBA members headquartered outside major cities, customer-owned banks have a strong presence in regional towns and communities.

Unlike investor-owned banks, the profits of customer-owned banks are not paid to shareholders but are reinvested back into the business, leading to better products and services for customers and support programs for the community.

Part of COBA members' DNA is giving back to our communities, and a recent KPMG report found the sector distributes around \$6 per customer per year to charitable organisations and community sponsorships, equivalent to \$30 million injected directly into the community. In comparison, analysis suggests the financial community contributions for the four major banks is only around \$2 per customer on average.

In Australia, customer-owned banks now represent 70 per cent of Australia's total domestic ADIs and collectively hold \$167.1 billion in assets, as of June 2023, offering Australians a competitive banking alternative and one that is purpose driven with its focus on customers and community.



Celebrating our community

Unlike listed banks, customer-owned banks can truly put customers first as they are not driven by delivering profits to external shareholders. This means they can maintain greater flexibility to make decisions that are in the best interests of their customers, like investing in better products, better service, and the community.

What really sets the customer-owned sector apart is the unique and in-depth understanding our banks have of their customers and the communities they serve, and an emphasis on customer service and community engagement.

According to Roy Morgan research, customer-owned banks have market-leading satisfaction at 92%, compared to 77% for the major banks, and when looking at the sector, they record a Net Trust Score higher than any individual bank in Australia. We're proud that COBA members go above and beyond for the communities they serve, and the stories you will read in this book highlight the tremendous work of Australia's customer-owned banks.

From supporting mental health initiatives and driving financial literacy, to coordinating natural disaster support and sponsoring local sports teams, COBA members have an outsized impact on their communities that at times goes unnoticed. But their work is always met with admiration and gratitude from the locals who benefit from it.

Currently, more than five million people choose to bank with a customer-owned bank and the numbers are growing. Across our great nation, customer-owned banks are delivering products and services to their local communities that are designed to meet the specific needs of those customers. Whether it be helping a young couple buy their first home or assisting older customers as they prepare for retirement, customer-owned banks understand the intrinsic needs, goals, and desires of their customers.

Customer-owned banks are essential to Australian banking, providing competitive alternatives to the major banks and ensuring customers have options when it comes to first-class service and products. COBA members compete on pricing, as reflected in the regular awards members receive each year.

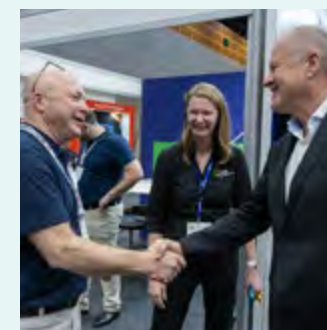
While customer-owned banks are held to the same high standards as every bank by government and regulators – and are backed with the same government guarantee – being a member of a customer-owned bank also means being an owner, a unique proposition of the mutual ownership model.

Every day, more Australians are choosing to bank with an institution that truly puts people first. Younger people are being drawn to their local member-owned bank because they want to know their banking is having a positive impact on society, and not just increasing shareholder value.

Customer-owned banks are pioneers, and their products and services are continually evolving to meet their customers' needs and expectations. From low-interest green loans to industry partnerships that make home ownership for frontline workers a reality – they are always looking for innovative ways to support their customers.

COBA members really put people first – what matters most is their customers, and this book is a celebration of how they are supporting and serving their communities.

I hope you enjoy reading these stories of how customer-owned banks are giving back.



MICHAEL LAWRENCE
CHIEF EXECUTIVE OFFICER

A history of Australian financial mutuals



1967 International Credit Union Day picnic, Nielson Park, NSW

Financial mutuals have been operating in Australia for over 150 years. Today they generally come in three stripes – mutual banks, building societies and credit unions, the earliest of which is building societies.

The building society idea came from England where the first was said to have begun in 1775. The first building society in Australia was the Adelaide and Suburban Building Society, formed in 1847. The original building societies were known as “terminating building societies”, as opposed to permanent building societies, such as Newcastle Permanent.

These worked by pooling resources to purchase a parcel of land where investors would each eventually own their plot once all repayments had been made and their home built. At this stage the building society would be “terminated”.

In Australia after World War II, terminating building societies became popular. These were created with the assistance of government seed money to help returned servicemen build houses. On occasion, when sufficient capital was accumulated to re-lend, these became permanent building societies.

In the mid to late 20th century, building societies were thriving in Australia. One reason for this was the strict regulation of banks. When the Australian financial industry deregulated in the 1980s, the number of building societies began to plummet. Dr Leanne Cutcher (2012) notes, “The deregulation of the financial services sector in the 1980s ... was aimed at increasing competition and creating a level playing field for all deposit taking institutions”.

This resulted in many smaller building societies finding themselves no longer viable and bigger ones, most famously St George, becoming banks. Other building societies have gone on to become mutual banks, including Heritage Bank (originally Toowoomba Building Society, formed in 1875) in 2011, Hume Bank (formerly Hume Building Society, begun in 1955) in 2014, and Greater Bank (formerly Greater Building Society which began with the Newcastle and Hunter River Public Service Starr-Bowkett Building Co-operative Society Limited in 1924) in 2016.

The “credit union movement” originated in Germany in the 19th century. Ken Miller, a pioneer of the Australian credit union movement in the 1950s, neatly summed up the aims of credit unions (Lewis, p. 20):

The concept was to establish a pool of savings to provide a fund for loans to members avoiding usury. It was an age when moneylenders were on every corner and the finance company car used to follow the pay car around work sites peeling repayments off the workers as fast as they were paid.

In 1905, a group of Victorian public servants formed the Co-operative Credit Bank of Victoria, which was only open to Victorian public servants and raised funds via share subscriptions from members. Established under the Victorian *Provident Societies Act 1890*, it was often cited as the first Australian credit union, and by 1906 it had 7000 members.

The Co-operative Credit Bank of Victoria continued to operate in the early decades of the 20th century and throughout World War II. In NSW in 1945, a number of “Co-operative Savings and Loans Societies” were formed, but none of the experts cited by Gary Lewis in *People Before Profit* (1996) consider them to be “true” credit unions.

Lewis cites Andrew Lo as observing that these early ventures were “dependant welfare organisations ‘in a market full of promise’ and that they should not be regarded as pioneers of the modern movement. This honour belongs to the Catholic Thrift and Loan Co-operative Limited, registered in October 1946.”

The Catholic Thrift and Loan Co-operative was soon known as Universal Credit Union. According to Lewis, the primary driving force behind its creation, Kevin Yates, saw Universal as the platform to launch the credit union movement in Australia.

However, Gary Lewis also makes a case for Home Owners Co-operative Credit Society as the first “true” credit union in Australia. It was registered a year before Universal Credit Union.

The Australian credit union movement exploded in the 1960s and 1970s and by 1975 there were around 750 credit unions in Australia serving almost one million members. The number of credit unions began to fall when new technology and financial deregulation made mergers attractive. However, the membership of credit unions continued to rise.

In 2011, MECU (Bank Australia) became Australia’s first mutual bank. Today, more and more credit unions are becoming mutual banks under legislation that enables the name change. This is seen as a competitive measure as the word “bank” has greater name recognition among millennials.

All financial mutuals – be they a credit union, building society or mutual bank – are owned by their members who have a say in the governance of the organisation. This means that all profits go back into improving the business rather than being paid out as dividends to shareholders. For all mutuals, the focus is on the members.

According to the Customer Owned Banking Association (COBA), “All credit unions, mutual building societies and mutual banks are Authorised Deposit-taking Institutions (ADIs) and are regulated in the same way as all other Australian banks. They are regulated by the Australian Securities and Investment Commission (ASIC) under the Corporations Act 2001, and by the Australian Prudential Regulation Authority (APRA) under the Banking Act 1959. [They all must meet] The same strict, legally enforceable standards, under the Banking Act and strict oversight by the

Australian Prudential Regulation Authority (APRA). APRA’s strict rules on safety and capital continue to apply to all banks, building societies and credit unions to the same high standards. Deposits in all ADIs of up to \$250,000 were guaranteed by the Federal Government on a permanent basis from 1 February 2012”. COBA also notes that all financial mutuals are founded on the same values with similar mutual structures.

BEN WOODS SENIOR ARCHIVIST AUSTRALIAN MUTUALS HISTORY



1998 Over 1000 sausages were cooked at the sausage sizzles held by Horizon Credit Union on International Credit Union Day

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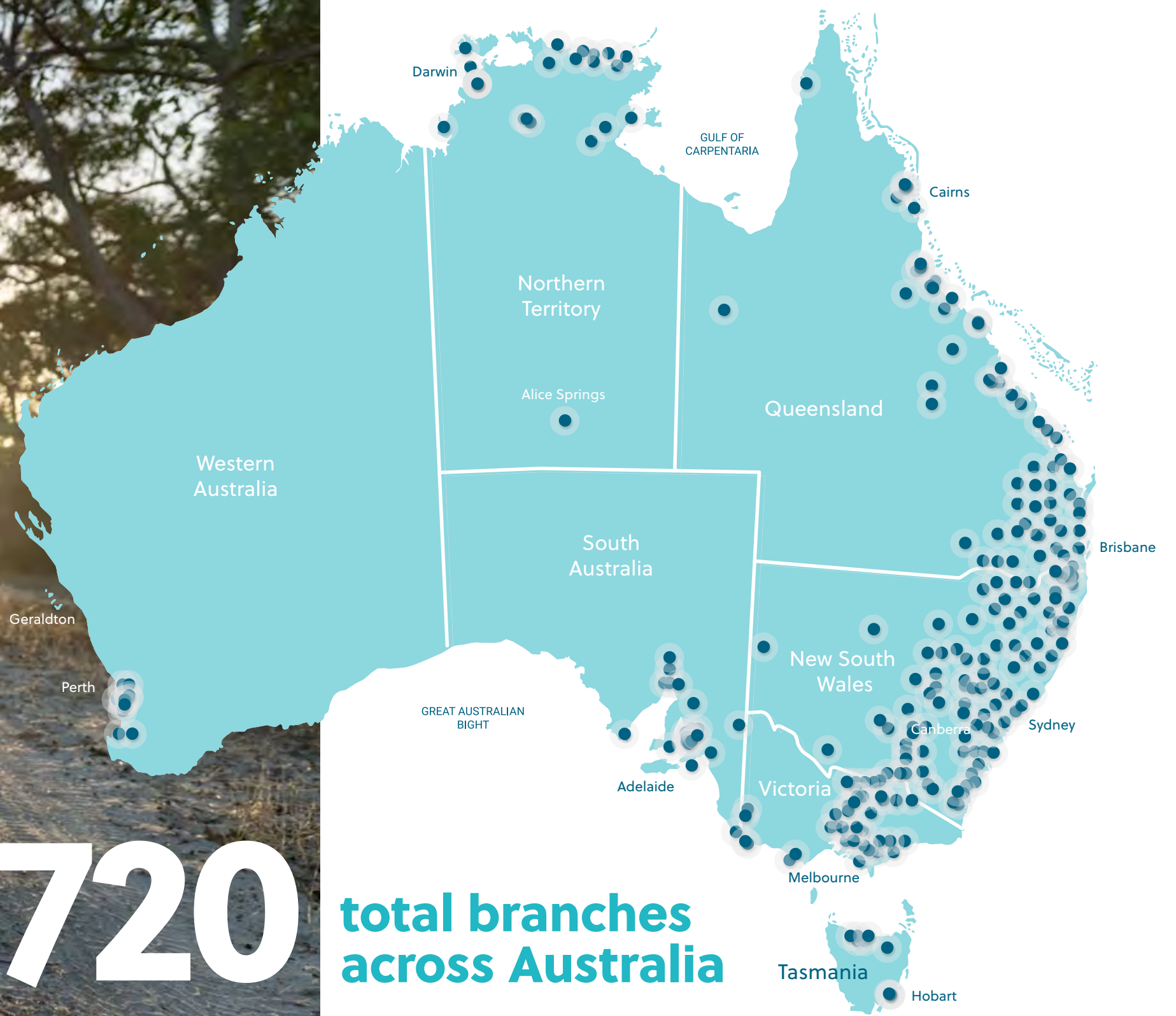
The customer-owned presence across Australia

Serving 5 million customers
in communities big and small



720

total branches
across Australia



Community impact, in numbers

At the heart of every customer-owned bank is a focus on putting customers first. 'People before profit' captures the essence of why customer-owned banks exist and this is demonstrated by their competitive rates, personalised service and a commitment to investing in the communities they serve.

A 2022 Roy Morgan report revealed that customer-owned banks had the highest satisfaction ranking of any banking customer in Australia. The satisfaction rate for main financial institution customers of customer-owned banks is 91.6%, compared to just 77.4% for the major banks.

Other achievements across the sector include customer owned banks taking out the top 3 spots in Australia in the *Forbes 2022 World's Best Banks* list, and number one spots in the Roy Morgan annual 2022 Customer Satisfaction Awards and Canstar's Most Satisfied Customers Awards 2022.

In 2022, the Customer-owned Banking Association engaged KPMG to prepare a community impact assessment of the customer-owned banking sector. It has been widely acknowledged that customer-owned banks make a significant contribution to the community and to Australia's economy, but until now the extent of this impact had not been quantified.

The KPMG report surveyed a large sample of customer-owned banks and revealed the scale of the sector's contribution to the Australian economy across a range of areas including employment, community sponsorships and donations, and volunteering.

Customer-owned banks play a vital role in supporting communities across Australia and make an important contribution to Australia's economy, contributing an estimated \$5.7bn to Australia's GDP and directly and indirectly supporting more than 32,000 jobs*.

* KPMG has estimated a sudden, unplanned closure of the industry would result in Australian GDP being \$5.7bn smaller and result in 32,800 job losses.

million
5
customers

\$167.1
billion
in assets

11,200
people
employed

\$1.24
billion
on wages

High staff engagement
with local communities
through paid volunteering,
estimated to be worth

\$13,000
per institution

4.4%
increase in
employment
in the 21-22
financial year

52%
of customer-owned
bank staff live and
work outside of
metropolitan cities

\$220
million
paid in taxes



Member stories



Australian Military Bank
Sydney, New South Wales

australianmilitarybank.com.au

Call **1300 13 23 28**



Helping those who protect us, and their families

When dozens of veterans were displaced by devastating floods in Queensland and New South Wales, Australian Military Bank was quick to act.

The bank began a campaign of support with an initial donation of \$20,000 to Wounded Heroes, the valuable support program that provides accommodation and other assistance to veterans and their families when they have been displaced.

Further to this, the bank matched donations its staff made to this cause over March and April 2022, resulting in \$25,000 being donated in total. This money went towards providing food and temporary housing for over 30 veterans.

“We understood that many veterans were already doing it tough, so we knew it was vital to support those who had been displaced by the floods,” Australian Military Bank CEO Darlene Mattiske-Wood said.

“Over 5 per cent of ex-service men and women are expected to experience homelessness – around five times the civilian average. Floods create an additional burden on those who may already be struggling.”

In addition, the bank added Wounded Heroes to its strategic community partner program, ensuring ongoing financial support.

As Australia’s longest-serving Defence financial institution, Australian Military Bank has been helping Defence personnel and their families make the most of their money since 1959.

Offering more than just straightforward banking, Australian Military Bank also helps members by strengthening the communities in which they live, through Defence charity partnerships, sponsorships and initiatives.

This financial year alone Australian Military Bank staff have spent over 1200 hours volunteering out in the community, giving their time to support charity events, ADF initiatives and local causes.

The bank has donated more than \$360,000 to its charity partners via its Military Rewards Account and sponsorships, and in doing so has helped provide care to serving, injured and ex-service Defence force members and their families.

The Military Rewards Account is designed to benefit the Defence community each month. Australian Military Bank transfers members’ ‘spare change’ (the cents on an account balance up to 99c) to one of its four Defence-related charity partners, and then matches member contributions dollar for dollar. This gifting program provides much-needed assistance to current and former service men and women via the work of Australian Military Bank’s major charity partners: Legacy, Mates 4 Mates, Soldier On, and RSL DefenceCare.

“The Mutual Ethos is centred around Mutual Responsibility, and caring for the wellbeing of our members and their communities is at the heart of being a Mutual Bank. Our charity partners are of vital importance because they support the vulnerable in the communities we serve. Anything we can do to support those who are, or have been, in the service of protecting our country is a meaningful mission.”

– DARLENE MATTISKE-WOOD, AUSTRALIAN MILITARY BANK CEO

Australian Military Bank





Australian Mutual Bank

Sydney, New South Wales

australianmutual.bank

Call **13 61 91**



Creating brighter futures for First Nations children

Australian Mutual Bank supports Barnardos Australia through the Australian Mutuals Foundation (AMF), which was established by the merger of Select Credit Union & Encompass Credit Union in 2016. The AMF is now one of Barnardos main supporting partners due largely to the financial support from Australian Mutual Bank.

Barnardos is a children's charity that supports vulnerable children to recover and thrive and empowers them to reach their full potential. For over 100 years, Barnardos has advocated for the safety of children and young people at risk of abuse and neglect through foster care and various children and family support services. These services also strengthen families who are struggling with life's significant challenges and connect children and young people to their communities, so they don't feel isolated and alone.

One of the initiatives Australian Mutual Bank supports is the Barnardos Yurungai Learning Centre, which is based in Redfern (NSW). The centre offers an after-school homework support service primarily to Aboriginal and Torres Strait Islander children attending primary school with a focus on education and cultural activities where children are given after-school homework support, and an opportunity to learn more about their culture and heritage.

The children, aged between 5 and 12, are collected from their school each afternoon and brought to the centre by staff, where they enjoy a nutritious meal, assistance with their homework, cultural learning, and creative activities. They also gain valuable life skills and self-confidence.

The AMF supports Yurungai's literacy and numeracy program with the key objective to help close the education achievement gap that exists between Aboriginal and non-Aboriginal primary school students. The aim is to have children at Yurungai achieving curriculum benchmark levels or above in both literacy and numeracy.

Thanks to the AMF, a total of 1,218 children, young people and their families were directly supported by Barnardos frontline staff between July and December 2021. 1,740 children attended the Yurungai Learning Centre during Term 1 and 2 in 2022.

"Supporting local communities through corporate giving, encouraging volunteerism, and through programs that help address the unique needs of the communities where we operate is part of the mutual ethos at Australian Mutual Bank. The Barnardos Yurungai Learning Centre program provides tangible outcomes meant to reduce Indigenous disadvantage while maintaining children's sense of identity and belonging. We value the opportunity to walk beside Barnardos through the AMF, to help create brighter futures for vulnerable children, young people and families in Australia."

- CEO MARK WORTHINGTON

Australian Mutual Bank

Supporting First Nations home ownership and financial wellbeing

Australian Unity is proud to partner with Indigenous Business Australia (IBA) to support Aboriginal and Torres Strait Islander people with their financial wellbeing and economic independence.

Making banking products and home ownership more accessible to First Nations Australians aligns two of Australian Unity's key visions – supporting the Real Wellbeing (which includes standard of living and financial wellbeing) of all Australians and a commitment to reconciliation.

The arrangement with IBA supports those with even a small deposit to access finance and purchase a home in pursuit of securing greater financial independence. Since the start of the partnership in 2021, Australian Unity has supported 23 Indigenous families with housing finance totaling \$10.51 million.

Australian Unity is also passionate about creating greater economic inclusion in our community – working with the not-for-profit sector to create ethical financial products, literacy programs, and support services that are accessible for those experiencing financial hardship.

Australian Unity supports Tomorrow Money, a financial education platform by First Nations Foundation, empowering young Indigenous Australians to take control of their own financial future. With financial content written by Aboriginal and Torres Strait Islander people and industry professionals, the resource provides a trusted source of information for many young First Nations people who often don't have a go-to person for strong guidance on financial matters.

At a grassroots level, Australian Unity is also there for First Nations communities.

As the brunt of the COVID-19 outbreak hit Wilcannia, a small and remote town in western New South Wales, Australian Unity's Aboriginal Home Care team members played an active role in keeping the most vulnerable Elders and members of the community safe and informed.

The team delivered facemasks and bags of essential supplies like groceries and clothes, provided transport to testing and vaccination clinics, and completed important wellbeing checks on members of the community.

Australian Unity Bank responded to COVID-19 with measures that included pausing repayments on loans, including credit cards; offering interest-only payments on lending; and providing early access to term deposits without incurring fees.



“Research highlights how important having a place to call your own is in fostering safe, healthy and prosperous communities – that’s why we wish to support the economic empowerment of Indigenous Australians, by educating ourselves on the causes and effects of discrimination and inequality, and by being an active leader in reconciliation.”

– CEO MATTHEW RICKER



Australian Unity Bank

Melbourne, Victoria

www.australianunity.com.au/banking

Call **1300 790 740**



**Australian
Unity Bank**

Banking on a healthier planet

Bank Australia is the only bank in the world with a conservation reserve – just one way it is using the business of finance to create a healthier planet.

The reserve is a group of three properties in Western Victoria, home to 225 native plant and 234 native animal species. They're under a conservation covenant with Trust for Nature, which means they're protected from development forever.

Colonisation and agriculture in Victoria's western Wimmera region have made the native ecology particularly vulnerable to emerging threats, like climate change.

Bank Australia works with partners Greening Australia and Trust for Nature, plus Traditional Custodians Barengi Gadjin Land Council, its reserve neighbours, and local Country Fire Authorities to ensure the reserve is a thriving and collaborative example of science-based conservation in action.

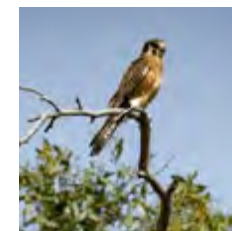
Bank Australia bought the property in 2008, to act on customer concerns about climate change and to offset the impact of its lending for construction and motor vehicles. For example, Bank Australia protects land on the reserve equal to the size of the building lots of all new home construction it finances.

The Bank Australia Conservation Reserve has grown hugely – in size and scope – while taking tangible steps towards reconciliation between Indigenous and non-Indigenous Australians, through relationships and actions on the reserve.

In 2021, Bank Australia made an exciting major investment – a new conservation reserve. Salvana is 1190 hectares, taking the total amount of land under conservation to 2117 hectares, more than double the existing size of the reserve.

Bank Australia is substantially scaling up the impact it will make protecting these precious landscapes and the threatened plant and animal species that inhabit them. Milestones include:

- Protecting 590 hectares of remnant native vegetation
- Moving from carbon sequestration towards restoring biodiversity
- Revegetating 350 hectares of native food sources and habitat for endangered species, such as the South-eastern Red-tailed Black Cockatoo
- Commissioning the Barengi Gadjin Land Council to conduct a Cultural Heritage Survey and reveal culturally significant sites across the land
- Launching the reserve's Indigenous trainee program to further integrate Indigenous Land Management into conservation practices
- Beginning to engage Traditional cool burns – a gentle practice for reducing pests and fire risk, empowering Traditional Custodians to reconnect with a key practice of caring for Country
- Reaching 100 hectares of land offset from construction loans, a figure growing at 10% a year.



Bank Australia
Melbourne, Victoria
bankaust.com.au
Call **132 888**



Bank Australia

Empowering our educators and healthcare workers

As a bank that cares for the community, Bank First believes in getting behind worthwhile causes and provides grants and donations to dedicated education and healthcare organisations every year.

The bank's Teaching Initiatives Program has been supporting innovative teaching ideas and programs at the grassroots of education since 1993. In 2022, grants were awarded for a range of initiatives to foster student learning in sustainability, general curriculum, diversity, and Aboriginal and Torres Strait Islander culture.

Additionally, Bank First sponsors initiatives to empower educators and healthcare workers, and partners with organisations that make a positive difference, including:

THE STATE SCHOOLS' RELIEF INITIATIVE:

This program supports disadvantaged children by providing them with essential items such as school clothing, footwear, and educational resources. Working alongside Victorian primary, secondary, special developmental and language schools, Bank First strives to ensure all children have the necessities for attending school.

THE STATE SCHOOLS' RELIEF AND GANDEL PHILANTHROPY PARTNERSHIP:

Bank First supported this initiative, which involved donating iPads so non-verbal students could communicate with their families, teachers, carers, and friends; 191 students across 29 specialist schools received an iPad, which led to positive impacts on student learning and relationships.

THE EARLY CHILDHOOD EDUCATION FOUNDATION:

This program provides funds enabling children from families with financial difficulties to attend kindergarten in their local area. The Foundation has been running for over 20 years and has assisted more than 240 families across Australia, with Bank First's support.



Bank First
Melbourne, Victoria
www.bankfirst.com.au
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Bank First



Bank of us
Launceston, Tasmania
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Call 1300 306 716



Building vibrant, productive, and self-sustaining communities in Tasmania



As the only Tasmanian customer-owned bank, Bank of us is all about reinvesting profits to benefit its customers, the wider community, and ultimately the state of Tasmania.

Bank of us knows Tasmanians have great ideas to improve their communities, but sometimes don't feel they have the capacity or confidence to make it happen. So, Bank of us created the 'Bank of useful ideas' to change that.

Instead of providing grants or sponsorships, the 'Bank of useful ideas' supports ideas that specifically answer the needs of a community. It was launched in 2019 in Burnie, with four amazing initial ideas being funded, and moved to support more initiatives in Rosny and surrounds in 2021.

The Rosny projects funded included:

- **Bog Beautiful Mural** – a mural project to transform a public toilet in Rosny in a way that supports local art, builds community connectedness, and instils a sense of pride in public spaces, funded by Bank of us as part of its commitment to support Tasmanian communities
- **A greenhouse at Bayview Secondary College** – providing a new approach to teaching and learning at the school, allowing students to explore alternative options to traditional agriculture and develop work-ready skills in agriculture, horticulture, aquaculture, and aquaponics, and
- **The Rosny Library StoryWalk** – for families and community members in Clarence to enjoy stories in the gardens of the Rosny Library. Thanks to the generous support of Bank of us, visitors can enjoy the story of "Tazzie the Turbo

Chook", through a series of story boards installed in the gardens of the library. Libraries Tasmania and Bank of us are proud partners of this initiative which aims to encourage a love of reading and the outdoors all at the same time.

Bank of us also partners with NILS Tasmania to improve the lives of low-income Tasmanians through practical and respectful financial assistance. Bank of us provided \$450,000 in capital at no cost, so that NILS can deliver positive tangible results for Tasmanians that need a helping hand. The Micro Business no interest loans of up to \$3,000 can be life-changing and are designed to help those wanting to start or boost their business, in turn boosting local economies around the state.

To complement the Bank of useful ideas, Bank of us developed the One for All account to ensure community financial support is distributed to the causes its customers are most deeply passionate about, including some of Tasmania's leading events, local community groups, sporting clubs, and charity organisations. Bank of us contributes 1% of the average annual One for All balance to each nominated organisation.

"We developed the Bank of useful ideas to help Tasmanians bring their ideas to life, so they can build vibrant, productive and self-sustaining communities in their own backyard."

– CEO PAUL RANSON

Bank of us

Getting behind solar-powered communities

BankWAW is a major supporter of one of Australia's first 'behind the meter' community-owned solar and battery installations. The pilot project was designed to demonstrate the feasibility of integrating the technology into a mini-grid and represented a key step toward the goal of achieving 100 per cent renewable energy for the small Victorian town of Yackandandah.

BankWAW is proudly local to north-east Victoria and southern New South Wales, a region where community groups, business and local government are moving forward with the transition to renewable energy. BankWAW has been active in supporting local organisations in delivering energy generation and storage systems at critical sites across local communities.

The 274 kWh battery in Yackandandah is connected to a 65 kWh grid of solar panels, and is able to support up to 40 average households overnight. BankWAW was a key partner in its implementation, providing tailored financing for its partners, Totally Renewable Yackandandah, and Indigo Power. The aim is to deliver long-term environmental outcomes and community benefits.

Following the devastating bushfires of 2020 and building on the success of other community-led initiatives, BankWAW also partnered with Upper Murray Incorporated and Indigo Power in their Energy Resilience and Reliability Project. The initiative represents a wider effort in the region to enhance electricity reliability and secure the power supply for future emergency events by installing local energy generation and storage and managing peak demand by installing heat pumps.

Many of these projects rely on local businesses to take the lead by committing to investments in renewable energy infrastructure, which has led to the installation of solar panels, batteries and in some cases generators at many of BankWAW's branch locations. Not only does the investment provide much-needed momentum for these local projects in small communities, but it also reduces the organisation's environmental footprint and ensures BankWAW is meeting its own environmental impact goals. The next phase of these projects will include assessing the viability of charging stations for electric vehicles at various locations.

Initiatives in sustainability and renewable energy are close to BankWAW's heart because it recognises that the planet needs them and that they deliver economic and social benefits to the institution's local communities. They deliver more secure access to power, especially in times of natural disasters. They also lower electricity bills and allow more control over the ways in which we generate, distribute, and use energy.



BankWAW's know-how in financing and ability to deliver tailored loans for renewable energy projects are vitally important to the success of these initiatives. BankWAW is growing its engagement with many renewable energy organisations to see where it can support new ideas because it is part of these communities and because, ultimately, the institution understands that you can only grow your banking business if the customers and regions you serve prosper too.



BankWAW
Wodonga, Victoria
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Call **1300 368 555**



BankWAW

Making banking accessible to all

Just because a financial institution's branch is open, does not necessarily mean it's accessible to all.

Customer-owned Beyond Bank, committed to making banking accessible to everyone, has launched special branches designed to accommodate those living with a disability or special needs.

Initially, the Beyond Bank team partnered with Dementia Australia in 2017 to develop an action plan to make the organisation more dementia friendly. This led to the idea of co-creating an accessible and inclusive branch to make banking easier for those living with any type of disability. The team worked with Involved Community Groups, Down Syndrome ACT, Getaboutable, Marymead Autism Centre and other organisations, giving them the opportunity to provide firsthand feedback and input into how the branches should be designed.

Features in the accessible branches include softer edges, adjusted lighting and private spaces – all designed to create a calmer environment. Counters have benches at multiple heights, including lower ones for those who use a wheelchair, while flooring is more wheelchair-friendly; there is more open space for easy access and front entrances are wider.

All colours and finishes are chosen carefully, with no mirrored or dark surfaces. Clear signage is used, and alternate seating options are provided. The branches also have a hearing loop installed, along with insulation to minimise background noise.

Beyond Bank's accessibility features extend far beyond the branches themselves. The bank also funds research into how banks can better cater to all. This includes a recent paper through Autism Spectrum Australia on how banks can better cater to those on the autism spectrum.

The first new Beyond Bank accessible branch opened in Canberra in September 2019, which was followed by one in Glendale in Newcastle, while more branches have been refurbished with accessibility features. Another new Beyond Bank accessible branch is due to open shortly in South Melbourne. Inclusive design is now part of the fabric of branch design for Beyond Bank, and all branch refurbishments in the future will incorporate these elements.

“Creating an accessible branch is simply about being more aware, obtaining insight and feedback, and understanding the challenges for those living with a disability. It really doesn't cost more, it's just about making different selections and looking at it with a different lens.”

— NATIONAL COMMUNITY DEVELOPMENT MANAGER KYLIE DANIELS

Beyond Bank
AUSTRALIA

Beyond Bank Australia

Adelaide, South Australia

www.beyondbank.com.au

Call 13 25 85





Beyond Bank Australia

Supporting sustainability and education in Broken Hill

As the only customer-owned banking institution in the remote Far West of NSW, the Broken Hill Community Credit Union continues to set the standard for socially responsible banking and making a positive difference in the local community.

For 50 years, BHCCU has been committed to supporting local community groups, charities and causes that align with its values, through engagement initiatives such as sponsorships, donations, and volunteering.

Most recently, BHCCU has agreed to sponsorship support of Landcare Broken Hill's Sustainability Hub, which is included in plans for the city's Imperial Lakes site redevelopment. This redevelopment is set to boost tourism and liveability, with a focus on recreational activities such as swimming and row boating, events, and socialisation spaces. A nature walk around a botanical garden, highlighting local flora unique to the area, is also part of the proposal.

The multipurpose Sustainability Hub will act as a focal point for the site, with plans to include a café, meeting rooms and retail shop, while also offering space for musical performances and functions.

Once opened, it is believed the site will become one of the top local attractions, offering many benefits to people in the Far West region.

Another initiative that demonstrates BHCCU living up to its motto of 'people before profits' is its partnership with Regional Development Australia Far West and the Country Universities Centre to bring tertiary education opportunities to the region.

This partnership has enabled the Country Universities Centre to build a facility within the BHCCU complex and helps remote students – many of whom are the first in their family to attain degree qualifications – achieve educational outcomes that may not have otherwise been possible.

BHCCU's focus on responsible banking and community engagement has earned it a reputation as a financial institution that genuinely cares about the wellbeing of its customers and the community. For this reason, it has won the trust and loyalty of its members and its community.



“The Broken Hill Community Credit Union has redefined the role banking plays in building a thriving, sustainable community. We look forward to continuing to make a positive difference in the communities we serve and in the lives of our customers, no matter where they might reside.”

– LOUISE HUNT, BROKEN HILL COMMUNITY CREDIT UNION GENERAL MANAGER



Broken Hill Community Credit Union

Broken Hill, New South Wales

bhccu.com.au

Call **08 8088 2199**



Broken Hill Community Credit Union

Reinforcing a community-first attitude

The COVID-19 pandemic taught Far North Queensland's Cairns Bank some critical lessons, including the importance of sticking to your values.

The member-owned bank, which has been operating since 1899, has always put local community at the centre of what it does. The pandemic reiterated that the health and wellbeing of people and businesses in the region is what the bank needs to continue to focus on. It has done that by finding new ways to support and engage with local industry.

For Cairns Bank, helping the community means using its knowledge and resources to provide education. One way the bank has achieved that measure is through a recent scams awareness campaign. Cairns Bank profiled true scams it has been notified about by its customers, then shared the key signs of the scams and how to avoid them.

Beyond its community education, Cairns Bank has found ways to support initiatives that mean something to its customers and its team members. Staff from the bank support the Cairns Business Women's Club, which works to improve opportunities for women within the community.

The bank has also supported Ronald McDonald House through the Centrals Trinity Beach AFL Club, with staff participating in Crazy Sock Day. Cairns Bank has also been a long-term supporter of Couch, a cancer wellness centre and foundation that was started by one of the bank's board members.

At a more personal level, Company Secretary Margaret Maunsell has been a committee member and treasurer of local charity The Far North Queensland Youth Assistance Fund since 1995. General Manager Peter Phillips is on the board of Queensland Community Foundation and teen homeless shelter Harald's House and is a volunteer for Make A Wish.

As Cairns Bank grows, it hasn't lost sight of what's important: the local community. In the next year, it plans to continue to find ways to engage with locals and help out where it can.



Cairns Bank
Cairns, Queensland
cairnsbank.com.au
Call **07 4031 4460**



Cairns Bank



The Capricornian
Rockhampton, Queensland
capricornian.com.au
Call 1300 314 900



Supporting Central Queensland and community sport



While many banks continue to abandon regional communities, leaving locals with no options for banking in person without travelling a large distance, The Capricornian remains dedicated to supporting local communities through in-person banking.

With its head office based in Rockhampton, The Capricornian is the only locally owned financial institution in Central Queensland, with three branches in the Central Highlands, part of a network of eight Capricornian branches now spread across the greater region.

The newest rural branch is in the Queensland town of Capella – 900 kilometres north-west of Brisbane and around 300 kilometres west of Rockhampton. The branch was opened in response to the announcement that National Australia Bank was closing its Capella site in August 2021, leaving the local community without banking services.

The Capricornian also has a Community Grants Program, through which it returns a portion of profits to the local area via worthy organisations and initiatives in Central Queensland.

Back in October 2020, the Fitzroy Frogs were the major recipient of The Capricornian's Community Grants Program, securing funding for their 2021 Rockhampton Triathlon. The triathlon is held especially for women, juniors, and people with a disability, to provide them with an opportunity to participate in an event that may ordinarily be out of their reach or comfort zone.

This year, The Capricornian was ecstatic to support the Fitzroy Frogs for the third year in a row, providing corporate sponsorship and staff volunteers for the aptly named Capricornian Rocky Triathlon, held in March 2023. The Fitzroy Frogs triathlon motto – “Reasons are Personal, Effort is Shared, Results are Celebrated” – is a great representation of the event's aim to encourage people of all ages and abilities to participate.

The Capricornian is proud to have been able to support its local community for more than 60 years. Through community engagement and sponsorship initiatives, it has provided financial and in-kind support to local not-for-profit groups to help them bring their worthwhile projects or events to life, and to make a difference in the region.

“This event doesn't happen without the financial support of our sponsor, and they go above and beyond by also supplying this great little gift, plus the swimming caps and bags all participants received on race morning, plus sending a pile of volunteers to cheer you on out on the course. We look forward to partnering again with The Capricornian in 2024.”

— MICHELLE WILLIAMSON, FITZROY FROGS EVENT CO-ORDINATOR

The Capricornian



Central Murray Credit Union

Yarrowonga, Victoria

cmcu.com.au

Call 03 5744 3713



Run by locals for the local community

Central Murray Credit Union is situated on the banks of the Murray River – the border between Victoria and New South Wales. It is run by locals for the community of Yarrawonga (Victoria)/Mulwala (NSW) and surrounding towns. CMCU was established in 1972 to assist low-income earners whom other financial institutions neglected.

While other banking service providers continue to reduce personal services in regional Australia, members of the Central Murray Credit Union can be assured of continued personal service and community-based decision-making processes. Members can come in at any time, speak to a real person, and get personal service and understanding.

The year 2022 marked a significant milestone for CMCU when it celebrated its 50th anniversary. CMCU has a proud history of supporting the local community.

CMCU invests money back into the local community and supports many local organisations, including sporting clubs and charities. During the 2023 financial year, the credit union gave more than \$44,000 in sponsorships to a variety of schools, community groups and sporting clubs.

Central Murray Credit Union



Community helping community

Central West Credit Union's tagline, 'Proudly local just like you', signals that the customer-owned model and an ongoing commitment to members' communities are at the heart of everything the team does. The long-standing, experienced and knowledgeable management team lives and works in the community and is empowered to make decisions quickly to drive positive outcomes for members every day.

Central West's approach to community engagement is marked by a close connection with, and care for, its local people, businesses, programs and organisations. CWCU demonstrates this ongoing commitment, in part, by providing financial assistance, guidance and support through a 'No-fee Community Proud' bank account.

The credit union is fortunate that its people live in the towns where they work and are empowered to become involved in their local community organisations. Staff members are enabled to volunteer time and support to numerous local events and programs, including school fetes and festivals, Meals on Wheels and regular blood donation drives.

Central West is also a long-standing sponsor of the Parkes Elvis Festival. For many years, the credit union has provided ongoing funding and support to the festival's volunteer group – community members who give their time and services to support the festival program and its growing number of visitors each year. The volunteers are key to the event's success, allowing more families to attend and feel safe and supported during their stay.

Over the last 10 years, local breast cancer awareness has also received ongoing funding and support from the credit union. Each of its branches has driven fundraising to support breast cancer nurses in the region, and more recently they have donated funds to Cowra Hospital for the purchase of new technology that detects cancer in lymph nodes.

The CWCU team believes in the need to be visibly engaged in the community and to demonstrate genuine connections, care and support every day.



"It is a pleasure to bank with CWCU. The team has taken the time to get to know me as a person, not just as a customer, and truly cares about my financial wellbeing."

- CWCU CUSTOMER



Central West Credit Union

Parkes, New South Wales

cwc.com.au

Call **1300 36 76 56**



Central West Credit Union

"Our focus has always been on uplifting our members and the community in which we live and operate. We believe that strong financial wellbeing supports a thriving local community."

— BRETT HARTIN, GENERAL MANAGER

Giving back through volunteering

For decades, Coastline Credit Union has been providing financial support to its local community, but more recently it decided to step up its efforts at a grassroots level. That's how the Coastline4Community staff volunteering initiative was born.

Since 2019, Coastline staff have been encouraged to take three days of paid leave a year to volunteer for local community groups and not-for-profit organisations. It's the credit union's way of providing a different kind of support for the community it loves.

Coastline recognises that volunteers are usually the backbone of local organisations and community groups. Most of them wouldn't be able to run without unpaid support. For that reason, the credit union decided it was important to contribute to those efforts.

In just a few years, the program has delivered almost 1000 volunteer hours to its organisations of choice – a tremendous effort, considering how the COVID-19 pandemic affected face-to-face activities for an extended period of time.

The credit union has long been committed to local engagement, which to Coastline means supporting the community in more

ways than one. In coming up with the program, Coastline said it concluded that while donations of money are important, donations of time matter, too.

Since the program began, it has developed into something that's as important to Coastline's staff as it is to the community. While numerous groups in New South Wales' Macleay, Hastings and Manning Valley have benefited from the Coastline4Community staff volunteering program, it also gives staff the opportunity to connect with causes that matter to them personally.

Through the initiative, team members have developed important relationships within their local region and have embodied some of the credit union's core values around community connection, trust, integrity and honesty.

While the Coastline4Community Staff Volunteering program is one of the credit union's newest initiatives, it is not its only one. The credit union has consistently given 5 per cent of its net annual operating profit back to the community through the Coastline Community Foundation.

In operation since 2002, the Foundation provides tangible support to the community across many different arenas. The four key focus areas are: community, arts and culture, environment and financial wellbeing.

The Foundation has now donated more than \$1 million in grants to the communities in which it operates on the New South Wales Mid North Coast.

Coastline's branch networks also provide sponsorship funding to support local projects.



Coastline Credit Union
West Kempsey, New South Wales
coastline.com.au
Call 1300 36 1066



**Coastline
Credit Union**



Community First Bank
Sydney, New South Wales
communityfirst.com.au
Call 1300 132 277





A hands-on- hearts approach to changing lives

Community First Bank has used product innovation to come up with ways to support the McGrath Foundation, donating \$1.3 million (to date) through the partnership that has helped more than 110,000 people across Australia experiencing breast cancer and their families.

In 2009, Customer First Bank partnered with the McGrath Foundation to introduce a pink, co-branded, low-rate credit card that donates half the annual fee to the Foundation every year.

The initiative enabled the bank to ensure the McGrath Foundation received a sustainable financial benefit while it built its own product suite.

Since launch, the bank has expanded the product range, adding a pink debit card that donates \$1 of its monthly fee.

The fundraising efforts help the Foundation pay for specialist McGrath Breast Care Nurses, who provide care and support to individuals experiencing breast cancer and their families.

It costs around \$140,000 a year to fund a full-time McGrath Breast Care Nurse, including all training and development. Thanks to the generous support of donations, the service is available to patients and their families free of charge.

Community First has continually pushed its creativity to further amplify the partnership and raise awareness of breast cancer; from handing out branded coffee cups at launch, to scooter advertising, and “pinking up” branches. There was even a dress made out of pink credit cards and the donation a bright pink car to keep the broader community engaged in the cause.

“Our concept of community is about offering products that are not just financially compelling, but also socially compelling. We aim to make a difference in the areas where we live and work and what better way to use product innovation than to do that?”

We wanted to be able to put our hands on our hearts and say we are making a difference and can see the change we helped create.”

— CEO JOHN TANCEVSKI

Community First Bank



Credit Union SA
Adelaide, South Australia
creditunionsa.com.au
Call 1800 018 227



Targeted support to help those who need it

Credit Union SA has several community partnerships with South Australian charities, with the objective of providing support to members of the local community who are suffering from disadvantage and hardship.

One longstanding partner of Credit Union SA is the Zahra Foundation, a South Australian charity supporting women and children affected by domestic violence. Supporting programs that help women and children achieve financial independence and empowerment aligns with the credit union's value of 'People First'. Credit Union SA's support of the Zahra Foundation's work recognises the key role of financial assistance and counselling programs in helping domestic violence victims.

Members of the Credit Union SA staff have participated in a volunteering program, attending Foodbank's warehouse every fortnight to support the valuable work of that organisation. Operations such as Foodbank, which help the community satisfy a basic need, are ever more important in these challenging times.

Credit Union SA is also a major partner of St John's Youth Services and has been since 2010. St John's provides dedicated assistance to youth in the South Australian community through housing aid and outreach programs.

The Giving Tree program is one initiative on which Credit Union SA partners with St John's. The Giving Tree provides gifts to those staying at St John's youth crisis accommodation over the Christmas period. Staff and members of the credit union make donations toward this initiative, with Christmas gifts being collected in the Credit Union SA offices and physically delivered to St John's Youth Services.

The credit union also assists the community with proceeds from its lending business. First, with every car loan taken out with Credit Union SA, a donation is made to provide driving lessons so youth in need can get their driver's licence. In 2022, the credit union aims to provide 240 driving lessons for young people.

Finally, Credit Union SA's School Community Rewards initiative provides a regular financial benefit for South Australian educational institutions. Anyone who takes out a loan with Credit Union SA can nominate one of the schools enrolled in the program as a School Community Rewards beneficiary and the credit union will calculate a monthly benefit, based on the amount of the loan. The school then chooses when it would like to receive the funds. The total value of the benefits provided to schools participating in the program has recently surpassed \$500,000.

Credit Union SA

Assistance Dogs offer second chances at life

As part of its ethos of supporting serving and ex-serving Australian Defence Force members living with injuries or illnesses such as PTSD, Defence Bank developed the Defence Community Dogs program.

Defence Community Dogs is the only independent program in Australia that trains dogs to Assistance Dog level and provides them free of charge to Australian Defence Force Veterans. The initiative rescues abandoned dogs and trains them to assist Australian veterans with mood, depressive and anxiety disorders – including PTSD.

This unique win-win-win program rescues and re-homes dogs, rehabilitates inmates, and helps Veterans rebuild – literally saving their lives in some cases.

All training takes place at partnered correctional centres, with the assistance of professional dog trainers and under the guidance of one of Australia's leading dog trainers, Steve Austin. Each dog is allocated to a handler for the duration of their training – a specially selected, minimum-security inmate.

Training focuses on assisting Veterans in coping with their health conditions. Once fully trained, the dogs are given to Veterans in need at no cost and provided with ongoing support and training throughout the bonding process.

Veterans who have received Defence Community Assistance Dogs have described their dogs as a truly invaluable part of their rehabilitation. They have reported improved sleep patterns, reduced episodes of stress and anxiety, less reliance on medication, greater independence, and a renewed ability to reconnect with family and friends. Partners and carers have also reported the Veterans' increased independence. Some Veterans have even been able to return to work.

Training each animal to Assistance Dog level takes at least 10 months, or 250 hours, and costs over \$10,000. The cost of providing a comprehensive handover, follow-up support and training for veterans and their dogs is also covered under the program. In total, the investment in each dog is over \$30,000.

Defence Community Dogs is the sole beneficiary of The Defence Bank Foundation. The charity supports the program through a range of donors and fundraising activities. Defence Bank has launched the Defence Bank Foundation Low Rate Credit Card, through which the bank donates half the \$45 annual fee to the foundation. To date, the card has raised \$30,000.



**Defence
Bank**

Defence Bank

Melbourne, Victoria

defencebank.com.au

Call **1800 033 139**



Defence Bank



**Dnister Ukrainian
Credit Co-operative**
Melbourne, Victoria
dnister.com.au
Call 1800 353 041



Banking beyond borders – support for Ukrainians displaced by war



When Ukraine was invaded by Russia in early 2022, it was second nature for the Dnister team members to come together and do everything they could to support their fellow Ukrainians here in Australia and abroad.

Within days, Dnister had set up websites written in Ukrainian that explained the Australian banking system and community, and products available to those displaced by the war and considering a move to Australia.

“It’s a personal thing for many of us. We are all from Ukraine or have family and connections there,” said Ivanna Bernyk who has worked for Dnister for 20 years.

“We set up a special application form so people could apply for an account while they were travelling and displaced. Part of our office space has also been set up so Ukrainians who have arrived in Australia can access donated clothing, food, and other supplies.”

Alina Muliarchuk was one of those displaced Ukrainians grateful for Dnister’s support. Having fled to Western Ukraine from Kyiv when the invasion began, Alina and her family made their way to safety in Poland. With no job and an insecure future, Alina looked to her friends overseas for support and advice.

Searching for opportunities around the world, she found a job in personal banking advertised with Dnister, applied immediately, and was interviewed and appointed shortly afterwards.

“When I came to Australia, I was really surprised there was such a large Ukrainian community – people who could speak my language and understand my culture,” Alina said.

“I didn’t expect Australia to be like Ukraine, but I had a warm feeling when I arrived and it’s a place where you can build a future and there are lots of opportunities.”

Now Alina works to help others who are coming to Australia find safety and new opportunities.

“When people first arrive, they are coming from a war to a country with a different culture and a different language,” she explains. “They come to us and need a lot of help, and we treat them like a friend.

“At first, they are stressed and panicked. But we understand their situation, we can speak their language and answer their questions. It’s important for them to know we understand.”

Dnister Ukrainian Credit Co-operative

Champions of rural and regional mental health

For its 50th birthday, Family First developed an initiative to raise funds for mental health in remote and regional Australia – a cause the credit union knew needed urgent attention. Research indicates suicide rates in remote and regional Australia are almost double those in metropolitan areas.

The initiative was launched following the death by suicide of the 16-year-old son of a previous employee. When the idea was first communicated across the credit union, Family First was blown away by how much suicide and mental health had directly affected a large percentage of staff.

The credit union funds organisations within the community that provide education about mental health issues and support for those mental illness has affected.

Family First's annual contributions are based on a percentage (0.30% p.a.) of the total pool of Bonus Saver Accounts held for each branch location (Lithgow, Mudgee, Blackheath, and Bathurst).

Since this was introduced in 2017, Family First has raised just under \$180,000 for education and support of mental health awareness. The contributions help people in the community handle some of the pressures of remote and regional living, such as farming, job shortages, natural disasters, and the tyranny of distance.

The funding raised through this initiative has been fundamental for the opening of a Headspace office in Lithgow and ongoing support of the Rural Adversity Mental Health Program throughout Central West NSW.

Family First has also partnered with community organisations that deliver programs such as mental health first aid courses, mental health workplace awareness training, and mental health education sessions for Year 9 and 10 students in Lithgow and surrounding areas.

This mental health initiative is separate from the credit union's Annual Community Support Grants, which result in a total of \$30,000 of funding for groups within Family First's area.



Family First Bank
Lithgow, New South Wales
familyfirst.com.au
Call 1300 369 900





Family First
Giving local banking

National Australia Bank Limited
CUSCAL - Sydney NSW, Lvl 27, 255 George Street

Cheque No. _____
Date **17/5/2022**

UNIVERSITY MENTAL HEALTH PROGRAM or bearer
SIXTY THOUSAND DOLLARS

\$ 60,000 —

NOT NEGOTIABLE

For and on behalf of
Family First Credit Union Limited ABN 39 087 650 057

000136 163236 13287901

[Signature]

Family First Bank



Fire Service Credit Union

Adelaide, South Australia

fscu.com.au

Call **08 8227 2222**



“We are here for our members at all stages of life, including working with recruits and retirees to assist with those life transitions, and identifying vulnerable members and fostering support networks around them.”

– FSCU CEO TRICIA IRELAND

Honouring those who bravely walk towards danger

When you are part of a community that knowingly puts itself in hazardous situations as part of everyday work, things most of us would run away from, it's nice to know the people looking after your money really get you.

Fire Service Credit Union (FSCU) has operated for more than 50 years in South Australia, supporting firefighters and their families. It all began in 1972 as a way for firefighters to help one another out financially, and that original purpose still rings true.

The team at FSCU has a special relationship with members because it's for firefighters, by firefighters. They have an intimate understanding of the values, challenges and selfless nature of the work emergency services undertakes and know what matters to these workers when it comes to their finances.

"Our members literally put their lives on the line for the wider community, and we recognise the ongoing, loyal and supportive relationship between 'The Creddo', as we're often called, and our firefighter members," FSCU CEO Tricia Ireland said.

"It is an enormous privilege to serve them and offer compelling and contemporary banking services to meet their busy lives.

We take our commitment to our members and their families very seriously. It's a strong partnership that is as meaningful and important today as it was when the idea was first developed."

FSCU is an active partner in the 'Fire Service Family', supporting a range of organisations that help firefighters in the community, including the South Australian Metropolitan Fire Service, Australian Professional Firefighters Foundation, United Fire Fighters Union of SA Inc., Fire Service Fund, and SAMFS Firefighter's Club.

"We are here for our members at all stages of life, including working with recruits and retirees to assist with those life transitions, and identifying vulnerable members and fostering support networks around them," Ireland said.

The credit union also supports the Firefighter's Club Retirement Dinner, Firefighter's Club Annual Children's Christmas Party (including toys for the children), Australian Professional Firefighter's Foundation Annual Events, and the Fire Service Fund.

FSCU is one of the few 'closed bond' credit unions left in Australia and the only one left in South Australia. Unashamedly and proudly local, operational firefighters have always been part of the board and the credit union has a South Australian headquarters, with all staff, directors and most of its members based in the southern state.

Membership is exclusively for emergency services personnel and their families, ensuring the focus remains firmly on members, their families and the charitable and social organisations that support the emergency services community without shareholder or other conflict.

Fire Service Credit Union



First Choice Credit Union
Orange, New South Wales
firstchoicecu.com.au
Call **02 6362 2944**



Providing Central West NSW villages access to banking

First Choice Credit Union provides banking services to members in a group of rural New South Wales towns where facilities are otherwise no longer available.

Many banks have closed branches in rural areas but First Choice Credit Union have always been there to ensure local towns have access to much-needed financial services.

The credit union (originally named Calare Credit Union) was formed in 1970 when staff from Canobolas, Boree and Molong shires (all now part of Cabonne Shire Council) and Orange City Council joined forces to establish a financial co-operative that its members would own and operate.

In line with its core values of cooperation, moral integrity, trust, financial prudence, caring for members and social responsibility, the credit union continues to meet the needs of its local community more than 50 years later.

By supplementing its Orange branch with local 'agencies', First Choice Credit Union ensures access to banking facilities in surrounding villages – regardless of changes in the broader financial industry.

The team at First Choice Credit Union understands that members in the villages are sometimes not able to make it to the branch. That's why it has agencies in Molong, Manildra, Cudal and Canowindra that can help members with all of their banking without them needing to drive in to the Orange office.

The agencies deliver a crucial financial link for the population in these regional areas. The agents provide introductory training for resources such as Visa Cards, BPAY and other electronic access facilities, to help members keep up with the rapid pace of change in financial services and ensure they can access the latest in technological services, as well as quality, friendly, face-to-face service.

First Choice Credit Union

Creating safe havens for native species

First Option Bank is a carbon-neutral mutual bank supporting environmental programs with its members and partners.

As a small member-owned bank with a long history, First Option Bank doesn't make money for shareholders. All profits are invested back into providing better services and rates for members, being nature-positive, and supporting the issues that matter to both staff and members.

First Option Bank established its Environmental Rewards credit card program in 2002 to financially support environmental work being done by Carbon Landscapes and Trust for Nature with operational help from Zoos Victoria.

A percentage (0.25%) of every dollar First Option Bank members spend using their Visa credit cards (made in Australia from 82% recycled plastic) is donated to fund hands-on biodiversity projects.

The bank's first project, on 800 hectares at Telopea Downs in Western Victoria, is now being managed as a wildlife sanctuary to rehabilitate endangered native wildlife like First Option Bank's program 'poster boy' as featured in the Visa card design.

The tiny Mallee Emu-Wren was once widespread throughout Victoria's mallee regions, but its numbers have been decimated by land clearing and bushfires. Weighing only four grams, the Emu-Wren is not a strong flier and is particularly vulnerable to bushfires.

Unable to cross big open areas, the species has disappeared from large parts of its former range in Victoria. Estimates are that there are only between 7,500 and 35,500 birds left in the wild, placing the species in the endangered category.

BeGreen loans are products First Option Bank offers to its members to provide discounted financing for sustainable lifestyle choices: like purchasing electric vehicles, converting their homes to more sustainable heating systems, and installing renewable energy infrastructure like solar panels and batteries.

First Option Bank works annually with Trace (an organisation that helps businesses get to Net Zero) to assess its whole business for its carbon impact, then contributes to their projects in Australia and overseas as a managed method of offsetting its entire carbon footprint.



First Option Bank
Melbourne, Victoria
firstoption.com.au
Call 1300 855 675



First Option Bank

Support for members through challenging times

As a member-owned institution with a regional footprint, G&C Mutual Bank understands the importance of helping our communities at a time when they need it the most.

Australia is well known as a place of weather extremes and, unfortunately, Australians often find themselves caught up in catastrophic weather resulting in temporary displacement or financial hardship. In 2020, G&C Mutual Bank responded to the bushfire crisis and, most recently, in 2022, it supported members through destructive flooding and other events.

By partnering with peers during the floods, the mutual bank was able to ensure resources could get to those who needed support. A Community Banking Hub provided services to the community immediately following the devastating impact of the floods on the Northern Rivers region. G&C Mutual Bank staff proudly reflect on their time working alongside their peers at other mutual banks and hearing the remarkable member stories of tragedy and resilience.

In addition to the support provided via the Community Banking Hub, G&C Mutual Bank also offered several special measures to assist members directly affected by the floods. These included payment relief on home and personal loans, restructuring of loan repayments, free staff-assisted redraws on all home loans, free replacement cards and cheque books, early redemption of term deposits without penalty, and discounted personal loans to assist with replacement goods or immediate cashflow for living expenses.

The Australian Mutuals Foundation, of which G&C Mutual Bank is a major supporter, raised more than \$300,000 in donations, which was distributed via small grants to local not-for-profit organisations, charities, and community groups in affected regions, to help them rebuild after the disaster.

The measures offered during the floods, and G&C Mutual Bank's commitment to rebuilding its Lismore Service Centre, highlight the mutual bank's strong sense of community towards Lismore and its valued members. G&C Mutual Bank strives to be there for its members when they need it most, and this is backed by the mutual bank's proud history of having never foreclosed on a homeowner and incurred a loss on a home loan.

G&C Mutual Bank is a customer-focused, values-driven organisation with strong community ties, making it an integral part of the region's past and future success. These values are brought to life in its brand proposition – banking on your community.

Following an unprecedented few years that included responding to the bushfire crisis, COVID-19 pandemic and flooding disaster, G&C Mutual Bank implemented special offers for essential workers in recognition of their dedication and service to the community throughout this challenging time. These included special-rate home loans and waiving of third-party costs to help these workers realise their dreams of home ownership.

This was in addition to the mutual bank's long and enduring relationship with NSW Ambulance, through which it supports various events and provides key sponsorship of the service's Employee of the Month and Employee of the Year awards, recognising those who go above and beyond for their team and the community.



G&C Mutual Bank
Sydney, New South Wales
gcmutualbank.com.au
Call **1300 364 400**



**G&C Mutual
Bank**

Environmentally conscious banking

Gateway Bank is committed to providing a range of environmentally conscious and responsible banking products for its members and the broader community.

The Pocket and Planet initiative drove the bank to look for a not-for-profit organisation that it could partner with to make a difference, through staff volunteering. It was important that the organisation chosen was aligned with the bank's values. And so began the bank's relationship with Reverse Garbage, a creative reuse centre in Marrickville.

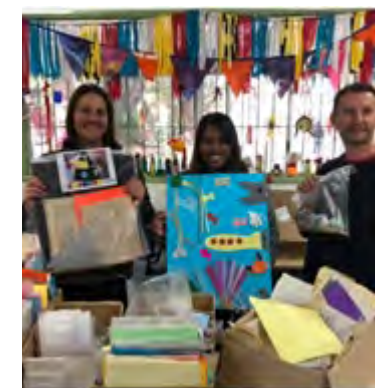
Gateway CEO Lexi Airey approached Reverse Garbage's then-creative director, Kirsten Junor, at a TEDx conference. The reuse centre had a need for volunteers, which aligned with the bank's desire to contribute positively to the community. Reverse Garbage resonated with one of the bank's values of "small up, do more with less" and the team felt the contribution would be felt on a grassroots level.

Kirsten, now Reverse Garbage CEO, is a part of Gateway's Pocket and Planet Advisory Council, which assists the board and management team in the development of the Pocket and Planet purpose.

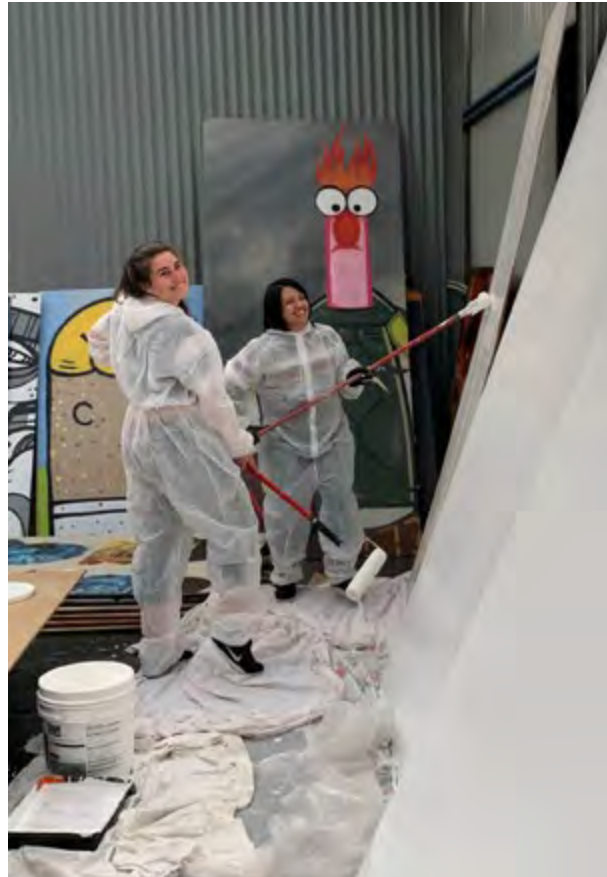
Every year, Reverse Garbage accepts around 35,000 cubic metres of donations (that's about 100 football fields) from businesses and individuals that would otherwise end up in landfill. Reverse Garbage is committed to reducing waste and creating change in the way people look at resources. It also uses funds it raises to help offset the cost of teaching creative reuse to children, adults, and community groups.

A group of Gateway volunteers heads to Reverse Garbage every couple of months and assists the team in everything from organising the warehouse and preparing craft education packs, to building and painting storage shelves.

Reverse Garbage welcomes helping hands and steadfast support, and Gateway staff always finish their volunteering days having learnt something new about creative reuse and its potential.



Gateway Bank
Sydney, New South Wales
gatewaybank.com.au
Call **1300 302 474**



"It was one of the best days I've had in some time; a great group of people makes all the difference. A good vibe!"

- GATEWAY STAFF MEMBER BOB LYNCH

Gateway Bank

Taking our customer commitment to new heights

When Geelong Bank says it goes the extra mile for members, it means it literally.

A team member recently gave up part of their weekend to escort a scammed customer to the local police station. The customer had lost her husband not long ago and was devastated to discover \$15,000 had also been stolen from her bank accounts due to her phone having been ported. Porting is where a phone number is transferred to a new telecommunications provider without the owner's permission.

One of the bank's managers quickly investigated ways of recovering the money. When that wasn't possible, the team came together and made the executive call to reimburse the customer the full amount from the bank's own coffers.

Geelong Bank CEO Vivien Allen said the customer was moved by the gesture.

"It wasn't so much the money, it was the emotional support that she received from that team member, and then subsequently one of our managers, that made the difference," she said.

The anecdote is just one example of Geelong Bank's commitment to its customers, which has been a staple of the organisation since its inception.

Originally the Ford Co-operative Credit Society (FCCS), the Geelong Bank was founded by 80 employees of the Ford Motor Company in 1974. In 2016, Ford ceased manufacturing cars in Australia, but Geelong Bank remains.

The bank has forged a new identity as a customer owned bank open to the greater Geelong community, whilst remaining proud of its past.

The bank is also finding new ways to look after local organisations, whether by choosing new initiatives to get behind or extending the ways it offers support.

"We always try to pick the smaller charities, which don't have high profiles that attract the big bucks," Vivien Allen said.

The bank has been a sponsor of the Geelong Football Umpires League since 1979, and has recently been providing additional non-financial support; for example, team members periodically speaking to the Umpires before training about financial literacy.

Geelong Bank has also been a collection point for Food for Families, as well as donating funds. The bank sponsored the annual Walk in the Park to fight Parkinson's disease, and, for seven years, has provided funds and volunteers for the Geelong Community Christmas Day lunches for those experiencing homelessness or extreme financial hardship.



Geelong Bank

Geelong, Victoria

geelongbank.com.au

Call **1300 361 555**



Geelong Bank

"It wasn't so much the money, it was the emotional support that she received from that staff member, and then subsequently one of our managers, that made the difference."

- VIVIEN ALLEN, GEELONG BANK CEO

Supporting local organisations

Goulburn Murray Credit Union (GMCU) has been part of the Goulburn Valley for more than 60 years, so the region is in its DNA. The credit union believes its remit goes far beyond its core business of banking, and by supporting scores of local community organisations, it helps preserve the culture and enable positive social changes in this unique part of Australia.

The GMCU 'Shop Local Cash Giveaway' initiative was created by local newspaper *The Shepparton Adviser*. The newspaper, being aware of GMCU's values and commitment to the local community, invited the credit union to be the major supporter. The initiative is designed not only to promote local businesses, but also to encourage and reward the community for shopping locally.

GMCU understands that the local economy is essential for its communities to thrive. By partnering with *The Adviser*, and having financial and creative input on this initiative, GMCU is helping boost local trade, generate a positive outcome for the regional economy, and reinforce community values.

The main message of the GMCU Cash Giveaway is to 'Shop Local'. The event has resulted in many local businesses benefitting from growth in trade. Local shoppers are also finding the things they need closer to home, with all the increased community engagement that brings.

Since the inception of the Cash Giveaway in 2003, there have been about 510 winning shoppers, who have won a total of \$350,000. Data on increased sales among local businesses is not recorded, but the number of businesses participating grew to 165 in 2022.

With a strong record of community support and sponsorship in the region, GMCU currently supports over 150 local organisations, and its broad areas of focus are: wellbeing and social benefits; education and empowerment; and events that bring the community together.

Whether it's bowling clubs, youth sporting clubs or the African House, or major educational initiatives like the Greater Shepparton Secondary College calculators program and the Shepparton Museum of Vehicle Evolution, or a community event like the Fryers Street Food Festival, GMCU takes great pride in identifying and championing local groups, events and charities that help build the health and prosperity of the region. Its overarching strategy is 'Unleash What's Possible in our Communities' to empower the people it serves.



Goulburn Murray Credit Union

Shepparton, Victoria

gmcu.com.au

Call 03 5821 9033



"GMCU's partnership with *The Shepparton Adviser* has helped this initiative thrive. With tens of thousands of entries each year, it's a much-anticipated event for businesses and customers alike, and combines a boost to local trade with increased community engagement."

— GERARD SMITH, GOULBURN MURRAY CREDIT UNION CEO



Goulburn Murray Credit Union



**Great
Southern
Bank**

Great Southern Bank

Brisbane, Queensland

greatsouthernbank.com.au

Call 133 282





A focus on financial wellbeing and inclusion

In June 2023, Great Southern Bank launched their second Financial Inclusion Action Plan (FIAP).

The Build FIAP builds on the achievements in its first FIAP and defines more than 40 practical actions the bank will take over the next two years to improve the financial wellbeing of their customers, team members and the communities in which they operate.

Planned actions include providing financial and digital literacy education to customers and communities, reviewing products and customer service channels to ensure they are affordable and accessible and expanding participation in the Government's homeownership schemes. For those Australians who are unable to own their own home, the plan articulates the leading work they are doing to support stable and affordable housing.

As part of its FIAP, Great Southern Bank announced a ground-breaking community partnership with Mission Australia, aimed at cutting utility bills and reducing emissions for hundreds of Australians living in community housing.

Over the next three years, the bank will invest \$1 million funding a range of energy and water efficiency measures that will help Mission Australia tenants reduce their bills and save money. These are upgrades that could include installing solar panels, insulation, window glazing, LED lighting, and energy and water meters.

Supported by Good Shepherd Australia New Zealand, Great Southern Bank is currently the only COBA member and one of only two Australian banks that has committed to a 'Build' level FIAP.

Great Southern Bank



Heritage Bank

Heritage Bank
Toowoomba, Queensland
heritage.com.au
Call 13 14 22





Better, more welcoming banking services for refugees and newly arrived Australians

Heritage Bank strives to provide an inclusive banking service that reflects the communities it serves, with a dedication to championing diversity and providing people from all backgrounds with the best banking service possible.

Migrants and refugees face enormous challenges when they arrive in Australia, including navigating our unfamiliar and complex banking system with its many complicated terms and numerous requirements for accessing financial services.

It can be especially hard for people from non-English speaking backgrounds, so Heritage Bank introduced a translator service that allows its team to speak to customers in their own languages.

The free confidential service is provided by nationally accredited translation and interpretation service Speak Your Language, which caters to more than 200 languages. Customers can gain an accurate understanding of their own finances and how to participate in the Australian banking system.

Heritage Bank has taken this approach one step further in the Toowoomba Region, by employing members from the Syrian and Afghan communities in both Community Liaison and front-line banking roles. The Community Liaison roles are a first for Heritage, and form part of the bank's ongoing commitment to building an inclusive workforce and offering personalised, culturally respectful, and inclusive banking services.

As part of the Heritage's Migrant Banking team, Community Liaison Officers Waleed Samoua and Basel Deghlawe combine their fluency in Arabic, understanding of Syrian and Iraqi culture, and growing knowledge of the banking and finance industry to help new migrants feel more at ease when dealing with banks.

Waleed and Basel have even run financial literacy sessions – presented in Arabic – to help people from migrant communities learn more about what buying a home involves and keep up-to-date with the ever-changing financial landscape. The team has since run sessions in conjunction with local councils and organisations in other areas across Queensland, in addition to holding an online session for people in Victoria.

Heritage continues to evolve the scope of its community support, with the Migrant Banking team also working with local organisations to provide valuable learning experiences for members of refugee and migrant communities through mock interviews and more.

Heritage Bank

“Our aim is to provide people-first banking for all of our members, regardless of their background or what language they speak.”

– CEO PETER LOCK

Horizon Bank

Horizon Bank
Wollongong, New South Wales
horizonbank.com.au
Call 1300 366 565





In support of safety superheroes

Horizon Bank partnered with Team Rescue; a group of safety superheroes that help children learn how to be their own safety superhero with simple messaging that facilitates learning of life saving techniques.



In 2019, after bushfires devastated the NSW South Coast and beyond, Horizon Bank wanted to support an initiative that would help educate the community on how to make safe decisions in everyday situations. Partnering with Team Rescue was Horizon Bank's way of putting this into practice.

Team Rescue was created by Australian firefighter Tony Chicco and supported by the original Yellow Wiggle, Greg Page. Greg appeared on Sunrise speaking about Team Rescue and Horizon Bank's Marketing Manager, Kim Morris, saw the segment. Kim reached out to Greg and the initiative started to take shape.

Horizon Bank produced Team Rescue activity books teaching children about keeping safe. These were distributed free of charge to primary schools in the South Coast region and available in Horizon Bank branches. Local school principals said the children received the books positively and that they generated valuable safety discussions.

The safety messages Team Rescue share are so important. They are also easy to remember without being frightening to children. Team Rescue covers serious circumstances such as what to do in a fire, and everyday lessons such as swimming between the flags.

Safety videos starring Team Rescue are accessible on Horizon Bank's website. Some of these videos include "Don't let it spread around", a song that educates children on how to stay safe during the coronavirus pandemic, and "Don't go back in the house", a fire safety video for children aged 3 to 7 years old.

Horizon Bank

Unity, solidarity in a community affected by suicide

On the longest night of the year, an organisation called Survivors of Suicide & Friends hosts a free event in Albury-Wodonga that brings the border community together in commemoration of those who have died by suicide.

Hume Bank has supported the event since its inception in 2013, as suicide remains the leading cause of death for Australians between the ages of 15 and 44.

While the annual event has come about due to the tragedy of suicide, it is also about the celebration of life and the memories those left behind retain.

In just a decade, it has become part of the fabric of the border community. Despite the freezing cold temperatures and often adverse weather on the Winter Solstice, hundreds – and sometimes even thousands – regularly attend in person, with many more joining online from all around Australia.

Survivors of Suicide & Friends was started by Stuart and Annette Baker following the loss of their daughter Mary to suicide.

The annual event demonstrates the power of unity and the strength in solidarity. Stuart and Annette have built an inclusive and supportive community that comes together to remember the loved ones they have lost. The event has grown continuously, and in 2022 hosted its first international speaker – Zak Williams, son of the late actor Robin Williams. Annette is still amazed by the community support for the event.

In 2022, Hume Bank not only funded the cost of a street banner promoting the Winter Solstice event, but also had staff attending it. In addition, Hume sponsored a table of 10 for the fifth Annual Mental Health Lunch, which took place the following day and raised more than \$40,000 for Survivors of Suicide & Friends.

“As the longest night of the year, Winter Solstice is incredibly symbolic, and the Albury-Wodonga community has made the event its own. They want to have these discussions and we often hear that it makes people feel less alone.”

Hume Bank

Hume Bank
Albury, New South Wales
humbank.com.au
Call 1300 004 863



Manifeasto Photography



Hume Bank

“It’s very important for us to keep it a free event, which is only possible thanks to the support of community organisations like Hume Bank. Hume Bank has been wonderful over the years. They are truly a community bank.”

Building a future that is Worth Banking On

Illawarra Credit Union has been helping local people in the Illawarra realise their dreams since 1972. From buying a first home to launching a business, and everything in between, their goal has always been focused on uplifting the communities their customers call home.

Illawarra Credit Union's commitment to giving back remains strong, with strategic partnerships and community initiatives focused on positively impacting the lives of those in their community.

The credit union supports local organisations such as the Illawarra Academy of Sports (IAS). The IAS is a not-for-profit sporting organisation that exists to provide localised training and education opportunities for talented young athletes, coaches and administrators across the Illawarra region. Illawarra Credit Union's support for local sporting talent extends beyond the IAS, with the credit union sponsoring the return of the Illawarra Sports Awards, which was last held in 2012.

Beyond supporting local organisations and charitable causes, such as the Salvation Army, Illawarra Credit Union continues to support local people through community initiatives such as the "Pay Your Bills" campaign, in which the Credit Union gave away cash for members of the community to do just that – pay their bills. Amid the cost of living crisis, the credit union understood that people in the Illawarra community needed assistance, and it wanted to do something to help alleviate their financial burden. Paying a bill, however big or small it is, can really make a difference.

As a customer-owned bank, Illawarra Credit Union exists only to create a better future for their customers and their community. They continue to invest in technology, products, people and the community, with the purpose being to connect customers with better, not just more. Illawarra Credit Union aim to create a better digital banking experience for their customers. Because customers are what make the organisation so special, and it's their customers' future that's Worth Banking On.



Illawarra Credit Union
Wollongong, New South Wales
www.illawarracu.com.au
Call **1300 132 249**





Illawarra Credit Union



IMB
Wollongong, New South Wales
imb.com.au
Call 133 462





Delivering on-the-ground impact and care

Local communities are at the heart of IMB Bank, a mutual bank founded in Wollongong in 1880 that has a nation-wide focus thanks to its digital innovation and 52 branches in NSW and Victoria.

IMB's community support is demonstrated across several channels. A sponsorship and engagement program includes youth sport and talent development, cultural events and charity drives. Hardship grants and a range of relief measures for members come into effect in the event of natural disasters or severe economic conditions – as during the pandemic, bushfires and floods of recent years.



The IMB Bank Community Foundation is an annual grants program that funds grassroots projects to help local communities grow and thrive. Established in 1999, the Foundation provides annual grants to community groups and projects where IMB members live and work.

The grants deliver on-the-ground impact for a hugely diverse range of local initiatives that encompass support for small children and young adults, people living with disability, older Australians, refugees and culture- and linguistically diverse communities, First Nations Peoples, sustainability and environment programs, people seeking refuge from domestic violence – and more.

Since the inception of the Foundation the cumulative investment from IMB Bank to community groups totals more than \$11.5 million, spread across 860 projects that make a genuine difference in the markets in which IMB's members live and work.

A highlight over the last 10 years has been the Foundation's relationship with the Victor Chang Cardiac Research Institute to deliver free heart health checks to communities. The 'Victor Chang Heart Health Check' offers a free service that tests for the three modifiable risk factors for cardiovascular disease: blood pressure, blood sugar and total cholesterol. In 2022, IMB Bank Community Foundation was pleased to announce a further \$50,000 to continue the heart health check program into 2023.

IMB Bank

Funding the brightest young minds

As a member-owned institution that was founded to support Australia's top scientists, Laboratories Credit Union (LCU) sees an important role for itself in bringing through the next generation of talent.

For that reason, it established the LCU Scholarship program, which helps top performers begin their scientific studies. Since 1990, LCU has awarded more than \$300,000 to more than 320 recipients to help with the cost of furthering their education.

To be eligible for one of the eight scholarships, students must have completed their Higher School Certificate (HSC) and been accepted into an Australian university or other acceptable tertiary institution. They must also be an active member of LCU or the child or grandchild of an active member.

The awards are then distributed on a merit basis, with the highest prize – the McDonald Clark Award – given to the student who achieves the top ATAR among the applicants. In 2021-22, it went to Bianca Vidler.

In addition to the university awards, LCU gives out two scholarships to students who have fully completed a trade certificate.

LCU also provides co-funds for the CSIRO Alumni Physics Scholarship, which helps the brightest young physicists or mathematicians travel to a research centre in Australia or overseas. It's designed to help the post-graduate students build on their research.

The \$6,000 CSIRO Alumni Scholarship was created in honour of Drs John Dunlop, Tony Farmer, Gerry Haddad and Don Price, who died tragically in 2013. The four esteemed physicians loved sharing their skills and knowledge with budding scientists, which is why the scholarship is a fitting tribute.

For LCU, giving back to the scientific community is a key part of its history. The credit union was created for staff of the Commonwealth Scientific and Industrial Research Organisation (CSIRO), but now welcomes members from outside of the CSIRO family.

Despite broadening its member base, the credit union's interest in supporting the scientific community has not wavered. For example, it supports dozens of organisations' events that align with its scientific values, including Women in STEM – Macquarie University, Northern Sydney Science Hub, and Physics in the Pub.

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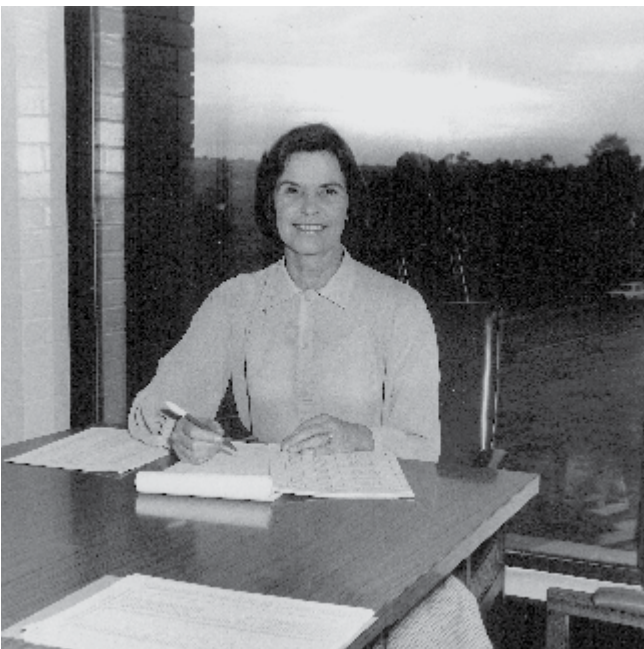
Laboratories Credit Union
North Ryde, New South Wales

lcu.com.au

Call **02 9859 0585**



Laboratories Credit Union





Macquarie Credit Union

Dubbo, New South Wales

www.macquariecu.com.au

Call **1300 885 480**



“Our organisation has been investing in the Dubbo community for more than 50 years, supporting hundreds of clubs, groups, associations, charities and small businesses. But it’s seeing the staff charity fund in action that takes it to the next level. It was brilliant seeing our employees digging into their own pockets and giving funds in 2023 to support Macquarie Home Stay – a home away from home for individuals and families who are coming to Dubbo for medical treatment.”

– MACQUARIE CREDIT UNION CEO

Investing in people, small business, and the community

Macquarie Credit Union is an evolving customer-owned bank based in Dubbo, New South Wales, which prides itself on investing in people, small business and community.

The credit union supports a wide range of not-for-profit community organisations, events and business initiatives through the Macquarie Credit Union Partnership Program, Macquarie Credit Union staff fund, and volunteer contributions.

Dubbo Stampede

For more than a decade, Macquarie Credit Union has supported the Dubbo Stampede running festival, an inclusive sporting event held annually to encourage community health and wellbeing by running, walking or wheeling around Taronga Western Plains Zoo.

In 2021, the Macquarie Credit Union Schools Challenge was created to encourage school student, faculty and family participation in the Dubbo Stampede, with prizes for schools with the highest number of registered participants.

Dubbo DREAM Festival

Macquarie Credit Union is a proud supporter of the Dubbo Regional Entertainment Arts and Music Festival (DREAM).

This celebration of local arts, music and culture is a spectacular family-friendly event and a welcome boost for tourism, drawing visitors to Dubbo from all over Australia. It boasted a record 22,000 visitors in 2019, prior to the pandemic.

Holland's Open Garden and Making Memories Art Prize

Macquarie Credit Union's Partnership fund has assisted in the establishment of Holland Open Garden Making Memories Art Prize fundraiser for dementia.

Dubbo had been without a local art prize for several years, and local artists Lorraine Holland and Laura Holland Dunkley sought the assistance of the credit union to fund a new art prize in support of the Dubbo art community, whilst simultaneously fundraising for dementia.

The new art prize provides an opportunity for artists to enter work based on the theme 'Making memories', which encourages discussion and awareness of dementia and the impact it has

on its sufferers, their families and the community. The initiative has donated more than \$30,000 to the Dementia Australia Research Foundation and \$2,000 towards dementia services in Dubbo.

Dubbo Community Garden

In May 2023, Macquarie Credit Union donated a 10,000-litre water storage tank to Dubbo's Walan Community Garden, which provides an open space for community corrections, teaches environmental sustainability to school children and is a hub for garden enthusiasts. This Macquarie Credit Union donation will help the garden become more sustainable during Dubbo's hot summers and periods of drought.

Dubbo Black Dog Ride

Macquarie Credit Union has partnered with the Dubbo Black Dog Ride for several years, joining the national quest to raise awareness of depression and suicide prevention. In 2023, the credit union provided funding for Tradies in Sight, a Dubbo-based mental health support service, to facilitate a discussion on mental health and wellbeing, amplifying the Black Dog Ride's core awareness message. The 2023 ride resulted in \$6,000 raised for the Black Dog Ride Australia Community Grants Fund.

Macquarie Credit Union

A local approach to service

The Mac Credit Union describes its approach to the community and its members like that of a good neighbour: If it were a person, it would feed your dog or pick up your mail for you.

Much like a neighbour, The Mac supports the NSW Macarthur and Wollondilly communities in bespoke ways and often on an as-needed basis. For example, when the region was affected by severe flooding, it provided some members with gift vouchers to help offset their growing costs.

The Mac regularly communicates with its members regarding online safety and current scams to help the community stay safe.

When it comes to financial assistance, The Mac supports many local organisations, schools, sporting clubs, charities and individuals.

The credit union is particularly proud of its sponsorship of a group of talented young AFL players through the South West Sydney Academy of Sport (SWSAS). The SWSAS identifies young athletes from the region who have the potential to go far in their sporting careers.

The Macarthur-based credit union also likes to make sure it's part of the events that the region is famous for, such as Illuminate Wollondilly and the Camden Show.

While The Mac has changed its name and grown its membership base, it has been consistent in its commitment to the local region. The customer-owned bank began as the Clutha Employees Credit Union in 1971, when a group of miners and truck drivers came together to support those working in the Camden mines. It later became the Macarthur Credit Union and is now simply known as The Mac Credit Union – or, as it's fondly called by members, The Mac.



The Mac

Camden, New South Wales

macarthurcu.com.au

Call **1300 622 278**



The Mac

“While The Mac will always look to ensure its member offering is relevant and competitive in an ever changing environment we also recognise and highly value our historical roots.

To that end it is inherent in our culture to continue to offer traditional values in a contemporary world.

We believe this approach to be the most valued component of the trusted relationship we have with our members and staff.”

- DAVE CADDEN CEO

Supporting railway workers, members, and their families to build stable financial futures

MOVE Bank has a long history with the rail industry. The customer-owned bank started in 1968 as the Railways Credit Union, but now supports members across Australia who want real service and real connection.

Holding its rail connection closely includes requiring that nominees for a director position must be or previously have been an employee of Queensland Rail or Aurizon.

MOVE Bank believes financial education can bring members closer to their dreams, which is why it has partnered with the Your Financial Wellness program. The online platform gives members a “financial wellness checkup” and features a range of tutorials and webinars that can be viewed on demand. It also has a hub of calculators and budgeting tools.

Outside of the program, MOVE Bank has also been offering tailored financial wellness sessions to members of the Rail community. The ‘lunch and learn’ sessions are aimed at empowering Rail employees to take control of their financial futures.



MOVE Bank
Brisbane, Queensland
movebank.com.au
Call **1300 362 216**





MOVE Bank

Warm support for hearts, heads, and minds

The Mutual Bank is proud to partner with the community it serves. Its commitment to the community means it supports a range of local organisations from education providers and sporting groups to cultural events and charitable foundations.

Sponsorships include Mentor Support Network, Maitland Netball Association, Ungooroo Aboriginal Corporation's Wupa Indigenous art exhibition and the High School Team's Challenge of Surfest, an international surfing event held each year Newcastle.

Other community initiatives The Mutual Bank has thrown its support behind are its annual winter and Christmas donation appeals, a partnership with Hunter Breast Cancer Foundation and the launch of its sustainable, accessible and inclusive Visa cards in 2022.

Winter and Christmas can be tough times on finances for many families, so The Mutual Bank teams up with local charities to help homeless people and others in need over the cold months and festive season. The community gets behind the cause by donating non-perishable food items, personal hygiene products, warm clothing, blankets and gifts for children. Some crafty donors even supply handmade items, and many local businesses provide special care packages.

The Mutual Bank also has a special relationship with the Hunter Breast Cancer Foundation (HBCF), sponsoring its wig and headwear library. Some breast cancer treatments cause hair loss and HBCF is a non-profit organisation that helps make the recovery journey for thousands of families a little easier. The bank supports HBCF in providing a range of wigs, scarves, hats, and turbans to help cancer patients feel comfortable and confident in their everyday lives. Headwear is often an important part of helping clients feel a sense of choice and control throughout their treatment. With client referrals tripling in the past two years, HBCF relies on support from The Mutual Bank more than ever to make a big difference in the lives of many local women and men when they need it most.

Taking a step toward reducing its carbon footprint, The Mutual Bank has also committed to switching from PVC plastic to PLA plant-based material for all of its Visa Debit and Visa Credit cards. The card body is made from 100% plant-based material which reduces pollution in both the manufacture and disposal process by using zero petroleum. The packaging for the delivery of the cards is made from 100% recycled, biodegradable paper including the glassine window. Accessibility features include a notch to assist visually impaired people to insert their card into a reader or ATM, and raised dots on the Visa Debit card to distinguish it from the Visa Credit card.

Indigenous artists from Wonnarua Country, where the bank is headquartered, were commissioned to produce meaningful art for the face of the cards that celebrate The Mutual Bank's values and connection to community for more than 130 years.



The Mutual Bank
East Maitland, New South Wales
themutual.com.au
Call **1300 688 825**



The Mutual Bank

“Our organisation strives to put people above profit, and we could not be more pleased to be able to financially support the work of this incredible organisation, which helps people at their most vulnerable.

What’s really special is there’s a little note of encouragement and support with each delivery and this is exactly the kind of project The Mutual Bank wants to be part of, something that is closely aligned with ‘care’ – one of our three key values.”

– THE MUTUAL BANK CEO

Supporting communities during devastating floods

The merger of Newcastle Permanent and Greater Bank in March 2023 formed Australia's biggest customer-owned bank based on net assets, Newcastle Greater Mutual Group – and brought together two brands with a long heritage of helping to build regions that are vibrant and filled with opportunity.

The official tie-up wasn't, however, the first alliance between Newcastle Permanent and Greater Bank. When devastating floods struck the northern regions of New South Wales at the start of 2022, the organisations joined forces to support their members and communities.

Together, they made a \$40,000 donation to fund Lifeline mobile vans and staff travelling to the Lismore region to provide vital therapeutic and financial support services, to reduce the initial distress of the event and embed long-term coping mechanisms in the community to minimise the risk of further harm.

Newcastle Permanent also funded Lifeline's costs to transport and store clothing, accessories, and linen donated by Newcastle and Hunter region people to Lismore – a practical way to help, especially since floods destroyed all of Lifeline's on-the-ground services in Lismore.

Affected customers were helped to breathe a little easier with a financial relief package from Newcastle Permanent that included access to in-advance loan repayments and funds in term deposits, plus restructuring of loan repayments, as well as other options to help customers restore their homes or replace damaged items.

In addition, both Newcastle Permanent and Greater Bank offered over-the-counter banking services via temporary customer service kiosks as part of the Community Banking Hub established at Southern Cross University, in association with other mutual banks from the Northern Rivers region.

Besides stepping up to support the community during a one-off crisis such as the floods, there are many ways these two member-focused brands give back to their communities throughout the year.

Newcastle Permanent's Community Assist Employee Donation Program sees employees donate around \$60,000 each year via payroll deductions. Charities are nominated by participating employees, who then vote to select four nominated charities a year to receive funding. The program aligns with the organisation's commitment to helping those in need and embraces its One Team approach: if we all chip in, together we can make a huge impact.

Greater's Indigenous Storytellers Scholarship aims to connect its regional community to Indigenous expression and celebrate, sustain, and grow First Nations art and design in New South Wales and by providing a \$10,000 creative scholarship. The program consists of nine differing creative discipline categories including fashion design, accessory design, art painting, music, dance, writing, digital art, film, and photography. To support the winner's creative aspirations, they also receive guidance from Murrook Cultural Centre and the use of its facilities, and finalists receive mentoring from a leader in their field.



Newcastle Greater Mutual Group

Newcastle, New South Wales

www.ngmgrouppaustralia.com.au

Call

Greater Bank: **13 13 86**

Newcastle Permanent: **13 19 87**





Newcastle Greater Mutual Group

Creating community, memories, and helping hands

Northern Inland Credit Union's Community (NICU) Sponsorship Program is an ongoing commitment to putting "people before profit" and giving back to the local community. For more than 50 years, the program has provided active support for Tamworth, Gunnedah, Narrabri, and surrounding areas.

Contributions have surpassed \$1 million, towards not-for-profit organisations, charities, clubs and community events. The aim is to build relationships, bring community members closer together and lift people's spirits.

Community organisations can apply for financial or in-kind support from NICU. The assistance provides daily meals to elderly community members, supports local fire brigades, and aids not-for-profit fundraising groups like Rotary clubs. NICU has also assisted small schools with resources and financial literacy programs, helped provide drought relief, and joined efforts against motor neurone disease and breast cancer.

Other initiatives NICU supports include Billabong Club House – helping adults with mental illness – the Tamworth Prostate Cancer Support Group, and Loud Shirt Day, which assists efforts to give the gift of sound and speech to hearing-impaired children.

NICU is also especially supportive of community events that create unforgettable memories and give locals an opportunity to showcase skills in areas like campdrafting, gymnastics, clay-target shooting, cricket, football, basketball, and art exhibitions.

It's important to the bank to boost the local economy by helping to fund small community events that otherwise may not be able to garner support. These small events make a positive impact on local culture and community spirit. They provide opportunities for collaboration, engagement, and interaction by bringing people together through shared interests.



Northern Inland Credit Union

Tamworth, New South Wales

nicu.com.au

Call 6763 5111





Northern Inland Credit Union

Locals backing locals in Orange

Orange Credit Union (OCU) was founded to “help people help themselves and each other” and the Community Grants Support Program demonstrates the value the organisation places on developing the community of Orange.

Through the combined efforts of OCU customers and the team, more than 190 grants have been allocated to benefit local organisations in the area, totalling almost half a million dollars since the program first began 16 years ago.

In 2022, there was a record number of applications representing a wide range of not-for-profit organisations making a real difference to improve the lives of others from across the Orange region and beyond – including programs for youth, recreation, sport, culture, education, health and safety.

It was the most applications the program has ever received in a single funding round, as community groups made a strong resurgence to connect with people in need after the pandemic.

The latest projects making a significant contribution to the community that have received funding from the Orange Credit Union Community Grants Support Program include:

- **FoodCare Orange:** providing fresh fruit and vegetables to less fortunate Orange families to encourage a healthy, balanced diet
- **Spring Hill Public School:** installation of a swing in the playground’s sensory garden, to help children with autism spectrum disorder and anxiety
- **Orange Scout Group:** purchase of a trailer to transport their canoes to various lakes in the Orange region
- **Orange United Sports Club:** support for the hockey, netball and league tag events on Indigenous Gala Day, to purchase uniforms, merchandise and equipment
- **Canowindra Pre-school Kindergarten:** purchase of iPads to improve communications with families and the community
- **Orange Rainbow Club:** purchase of equipment to support the Learn to Swim program for children with disabilities
- **Nashdale Lidster Community Hall:** purchase of two dishwashers to help volunteers with their events
- **Country Women’s Association of NSW at Borenore:** purchase of a defibrillator for use by members, local school and community
- **Orange Society of Model Engineers Co-operative:** purchase of a defibrillator for use by members and the community.



“We are 100% owned by our customers. Our profits are given back to our customers and the community through innovation in products and services, local job creation, and community support and development. When our customers back us by banking and borrowing from us, in turn, they are helping us to back others.”



Orange Credit Union
Orange, New South Wales

orangecu.com.au

Call **02 6362 4466**



**Orange
Credit Union**



P&N Bank
Perth, Western Australia
pnbank.com.au
Call 13 25 77



Many helping hands in Western Australia



P&N Bank's purpose is to enrich the lives of customers and their communities, and its Helping & community grants program was developed to bring this to life in a very practical way.

Since launching the grants program, P&N has donated more than half a million dollars to 300 individuals and 200 unique Western Australian community groups.

Customers can nominate local groups and small not-for-profits to receive financial support from P&N. There is also the option to nominate individuals and families who may be doing it tough due to illness, accidents, or other challenges.

The Helping & grants allow P&N Bank to establish a structure for community support with customers determining how funds are distributed. Groups and charities are shortlisted each quarter, then P&N customers are able to vote for the grassroots groups they want to see supported.

A strong cohort of P&N Bank customers are highly engaged in the Helping & program via the quarterly voting periods or by submitting nominations for groups or individuals in need. Every year, more than 150 nominations are made by customers.

"I would just like to say thank you from the bottom of my heart for the assistance. P&N does a marvellous job of helping people who need support in hard times. I didn't even know my friend had nominated me. Such a big blessing at this time of need."

P&N Bank

The ticket to not-for-profits raising funds for themselves

Since 1984, People's Choice has run the annual People's Choice Community Lottery – raising more than \$20 million for not-for-profits in its community. This initiative has supported thousands of community organisations, ranging from sports clubs and animal rescue groups to local charities and emergency services.

People's Choice saw the struggle so many for-purpose groups have trying to raise much-needed funds so they can continue their great work. The credit union wanted to find a substantive solution to help even the smallest organisations, which often don't have the time, resources, or expertise for effective fundraising in a crowded market.

The People's Choice Community Lottery provides a total fundraising solution so community groups of any size can easily be part of the action. Every year, the bank builds and runs the Lottery, so all participating groups have to do is register and sell tickets. For every \$2 ticket they sell, they keep the \$2.

People's Choice organises and funds the entire process – from gaining the licence and securing the prizes, through operating the website and driving promotions, to notifying the winners and maintaining all records. The bank makes no money from the Lottery.

In 2022, a total of \$955,116 was raised for more than 700 organisations in South Australia, Victoria, and the Northern Territory. The prize pool was worth \$300,000 and included three cars.

For many participating groups, the Lottery is their major, or only, fundraiser for the year. Some raise funds for general revenue, others for specific projects, like rebuilding daycare playgrounds, purchasing medicine and food for shelter animals, and paying for community sporting tournaments.

To make the event even more accessible to not-for-profits, it has recently become 100% online. Participating groups no longer have to get people to fill in traditional paper tickets – they simply direct them to the website.

Not only is this more environmentally friendly and COVID-safe, but it also allows visitors to the site to see all the participating groups so they can choose which to support. For anyone finding it hard to choose, People's Choice also has an annual charity partner. In 2022, it was HeartKids, which raised \$110,000.

The latest Lottery raised almost 20 per cent more funds than the previous years. The program is staying true to its goal of helping smaller groups with limited resources raise crucial funds.



**People's
Choice**

Banking for life

People's Choice

Adelaide, South Australia

peopleschoice.com.au

Call **13 11 82**



**People's
Choice**

Built by police, for police and the community they serve

Police Bank started in the early 1960s when a group of police officers had the idea of forming a mutual organisation for the benefit of all police and has grown to welcome members from all walks of life and professions.

With a member base predominately based in the police community of NSW, Victoria, and Tasmania – in addition to Border Force staff – Police Bank aims to distribute 10% of its profits each year back into the community.

Police Bank has a presence at more than 100 events each year, a proud partner on some of the biggest milestones for the police calendar including the Police Bravery Awards. The bank also maintains deep ties with Police Legacy, the organisation that supports the families of officers who have lost their lives in the line of duty. Police Bank supports the NSW, Tasmanian, and Federal Police arms of the Legacy organisation, and is a proud sponsor of the Blue Ribbon Ball,

the largest annual fundraiser for NSW Police Legacy, raising money to provide care and ongoing support to the families of police officers who have suffered a loss in the line of duty. Support also includes the Wall to Wall motorcycle ride run by the Police Federation of Australia and being the Platinum Sponsor of the NSW Police Officer of the Year Awards, run by Sydney Rotary Club.

Other big sponsorships include the Heart 2 Heart Walk, advocating for better mental health research and initiatives for all Australian first responders and their families, and Ride 4 Justice, raising awareness and funds for the Homicide Victims' Support Group who offer counselling, support, and information to families and friends of homicide victims.

With sport also a huge part of many police officers' lives, Police Bank is the proud sponsor of the NSW Police & Emergency Services Games and supports the NSW Police Rugby League women's and men's competitions, along with the Tasmanian Police Charity Ride, Australasian Customs Golf Carnival, and Run 4 Blue.

The bank also funds special experiences for the younger cohort in its community, like organising for a group of Sydney local First Nations kids to attend the Rugby League Indigenous All Stars Game so they could cheer on their heroes and shake players' hands following the game. Police Bank also helped the Police Association of NSW and NSW Police Legacy give a group of very special Police Legatees a once in a lifetime experience at the Bathurst Supercars event.

Police Bank continues to support the NSW, Tasmanian and AFP Police Associations by giving bespoke help to members in trouble or distress. For example, in some instances the bank helped members that were facing financial difficulty or illness by intervening and renegotiating terms with other lenders to give them a reprieve. Its staff were uniquely placed to do this, given their knowledge of the lending market.

Police Bank's dedication to being the most member-obsessed bank in Australia starts with supporting its police members as they continue to protect our communities – often putting their own safety on the line.



PoliceBank
The strength of community

Police Bank
Sydney, New South Wales
policebank.com.au
Call 131 728



Police Bank

Breaking down barriers and bringing the community together

Five years ago, a group of paddlers came together on the Murray River to raise money for an important organisation that helps police officers regularly visit and bring joy to sick children.

It was the beginning of what's now known as Police Credit Union's Canoe for Kids – an annual event that supports Blue Light Police Link.

Through the Police Link program, officers are encouraged to brighten the days of children with serious illnesses at South Australia's Women's and Children's Hospital. They do so by bringing Christmas gifts and a bit of humour, and sharing important knowledge about the role of the police in protecting children and adults.

One of the important elements of the initiative is its ability to break down barriers that may prevent people from turning to police for help. For example, police discuss a variety of topics with the children, including what they do in their roles, how 000 works and ways children can find police support if they need it.

The event was the brainchild of Police Credit Union Platinum Relationship Manager Glenn Lewis, who wanted to find a new way to build stronger connections between the police and other parts of the community, while helping those who need it.

As part of the initiative, Police Credit Union staff personally fundraise to make sure no child misses out on a present. The team members then get an opportunity to be there for the gift-giving ceremony.

"We've proudly run this initiative for the past five years and raised over \$36,000," Lewis said. "We are always so amazed at how this event brings together police and Police Credit Union staff to raise money for something we believe is so important."

While Lewis said COVID-19 was a temporary barrier to the event, it has gone from strength-to-strength more recently.

He added that one of the greatest benefits is seeing how the program affects the sick children.

"Being able to see the most ill children smile and rip open their presents at the party is a big honour," Lewis said. "We look forward to handing over the money to Police Link every year."



Police Credit Union
Adelaide, South Australia
www.policecu.com.au
Call 1300 131 844





Police Credit Union

For QBANK, it was another way of highlighting the efforts of the state's unsung heroes, while reminding the community of the bank's own values and commitment to service.



QBANK
Brisbane, Queensland
qbank.com.au
Call 13 77 28





Celebrating the community's everyday heroes

QBANK knows there are heroes within its community who never receive the recognition they deserve, often because they see their efforts as simply 'part of the job'. They may work for the police force, as fire-fighters, in healthcare, justice or public service, but in their roles, their focus is on helping others.

Years ago, the Queensland-based member bank felt it was time to properly acknowledge some of these individuals, which led to the creation of the Everyday Heroes Awards in 2014. For the bank, it's one way of saying 'thank you' to the people who go to work each day to look after the community, but rarely receive praise on a larger scale.

The annual awards call for friends, family, and colleagues to nominate someone within their network who goes beyond their job description, across six categories: Dedication, Ownership, Achievement, Excellence, Working Together and Young Hero. The categories match QBANK's core values and the promises it makes to its members.

To be eligible for an award, the nominee must be a government employee at a local, state, or federal level. They must also be employed in a role that's committed to the administration of justice or protecting people's lives or property.

Once the award nominations have been received, the QBANK team reviews them and sends a selection of finalists to a judging panel. The seven panel judges all have a strong history of providing for the community through charitable work or professionally.

The panel then selects the six winners, who are unveiled at an annual event. Each of the awardees receives \$2000, deposited into their QBANK account, with an additional \$2000 for their charity of choice.

Last year, QBANK felt there was more it could do to profile some of Queensland's outstanding individuals, so it decided to share the stories of 20 Everyday Heroes in a co-ordinated campaign across social media, television, and radio.

For QBANK, it was another way of highlighting the efforts of the state's unsung heroes, while reminding the community of the bank's own values and commitment to service.

In addition to the Everyday Heroes Awards, the member-owned bank also commits \$250,000 each year to more than 50 individual causes across the state of Queensland. The organisations and partners it supports match the bank's principles around making a difference to local communities.

The bank's partners include Queensland Police Legacy, Bike 4 Burns, KJM Foundation, United Firefighters Union of Queensland (UFUQ) and Queensland Police Union (QPU).

QBANK

Giving back to the planet and people

As part of its bushfire relief in 2020, Qudos Bank commenced a relationship with ReForest Now to support the large-scale restoration of Australian rainforests. Since then, Qudos Bank donated \$10,000 to restore and expand a patch of ancient rainforest from pre-clearing times, around 170 years old.

The rainforest spot is called Allansby, and is in Eureka, Northern NSW, west of the Byron Bay Lighthouse. This area is one of 33 fragments of the original forest that was never destroyed when the area was 99.6% cleared for logging, banana farming, cattle grazing and illegal squatting from 1850-80.

Qudos Bank is proud to support the dedicated ReForest Now teams that have been working to remove severe infestations of vines and exotic lantana weeds, which have been suppressing native rainforest germination. This important work uncovers endangered forest species previously entangled in the weeds, allowing them to thrive.

The bank also has a people focus. Access to food and nutrition is a basic human right, and Qudos Bank proudly supports the work of Foodbank NSW and ACT in providing essential grocery items and meals to those doing it tough. Foodbank rescues or otherwise sources food and groceries from farmers, manufacturers, and retailers – re-distributing them to frontline charities and people in need around the country.

With a donation of \$10,000, Qudos Bank provided more than 20,000 meals, giving hope and sustenance to people who are struggling.



Qudos Bank
Sydney, New South Wales
qudosbank.com.au
Call **1300 747 747**



Qudos Bank

Giving back via community grants



Queensland Country Bank is distinctly focused on giving back to the communities in which it operates. Its Community Partner Program, Good for Good Community Grants program, and sponsorships enable it to offer additional benefits to its members and support the projects they care about.

The Good for Good Community Grants program, running since 2004, has given back more than \$2.5 million to local community organisations. The program was developed to provide the communities in which it operates with services that support members from that community.

The initiative enables Queensland Country Bank to keep its finger on the pulse of the challenges its regional communities face and demonstrate its willingness to help members with impactful grassroots work.

Queensland Country Bank

Aitkenvale, Queensland

www.queenslandcountry.bank

Call **1800 075 078**

Each year, the bank experiences an increase in the number of applications and the diversity of groups applying. In 2023, it was able to support community groups from Cape York in Far North Queensland to Beaudesert in the south, and many places in between, with nine recipients sharing more than \$130,000 in funding.

Queensland Country Bank also supports its official charity partner, Ronald McDonald House Charities North Australia and Southeast Queensland, through fundraising and volunteering. And it partners with Centacare to deliver the School Savvy Program, enabling families to prepare for the school year with vastly discounted school supplies and uniforms.

In another community-focused initiative, it provides a scholarship via Central Queensland University to enable a student who needs additional support to continue their studies.

Queensland Country Bank staff may take up to two days of community volunteer leave per year, which they can use to support a charity of their choice.

The bank sponsors a range of events and teams throughout Queensland that encourage community participation across five pillars: including sport, culture, environment, education and the arts.

“The Good For Good Community Grants Program focuses on key areas of community engagement that promote healthy communities and positive relationships. As a member-owned organisation, it’s our commitment to our members in each community to support the organisations that facilitate these interactions and help them achieve long-term financial security.”

– AARON NEWMAN, QUEENSLAND COUNTRY BANK CEO



Queensland Country Bank



RACQ Bank
Brisbane, Queensland
racq.com.au
Call **13 1905**



“The RACQ Foundation was established after the Brisbane floods in 2011 to help organisations recover from that disaster and has continued to support communities affected by natural disasters across Queensland through grants and volunteer assistance.”

– RACQ FOUNDATION SENIOR CO-ORDINATOR BRIDGETTE MULLER

Rebuilding the community after the floods

Part of RACQ's purpose is to chip in and help in whatever way it can during tough times. It accomplishes this, in part, through its Community Grants program. The RACQ Foundation gives community groups, charities, and sporting clubs the opportunity to rebuild after cyclones, severe storms, bushfires, floods, and drought.

Since 2011, the Foundation has distributed more than \$10 million in funding to more than 400 community groups, thanks to the support of RACQ members.

The year 2022 brought unprecedented rainfall events, which completely flooded south-east Queensland, destroying homes and devastating whole communities. The Foundation pledged \$2.1 million to 73 organisations affected by these floods and also provided support from RACQ Foundation volunteers.

Two clubs that benefitted from the assistance of Foundation volunteers were the Brisbane Dog Training Club and Western Districts Netball Association.

Brisbane Dog Training Club is a not-for-profit in Oxley that has been helping dog owners train their pets since 1961. In the February 2022 flooding, two metres of water covered its training grounds and inundated its clubhouse, damaging the kitchen, cabinetry, toilet facilities, seating, and other equipment.

Foundation volunteers helped with the sanding and painting of seating, washing, and cleaning of facilities and equipment, and other maintenance duties.

Graceville-based Western District Netball Association had water over its courts and inside the lower level of the administration building and two sheds housing sporting and maintenance equipment.

Foundation volunteers spent a day assisting with various tasks, including stripping out the flooded administration building, sanding, painting, and gardening.

Other organisations needing support can easily apply to the RACQ Foundation Community Grants program; there are two application rounds per year.

RACQ Bank



Regional Australia Bank
Armidale, New South Wales
regionalaustraliabank.com.au
Call 132 067





Driving much-needed funds for regional Australia

Developed in 2008, Regional Australia Bank's Community Partnership Program supports important initiatives throughout rural and regional Australia, including sporting clubs, environmental groups and health services.

The program currently connects the bank's members with 1600 registered groups and causes they can support simply by transacting with a selected savings account and nominating their choice of organisation from the list.



Regional Australia Bank then calculates members' average annual balance and donates the equivalent of 0.75% to each chosen group – helping thousands of smaller community groups across rural and regional Australia raise much-needed funds.

The program was born from the bank's understanding of the passion regional Australians have for supporting local groups in their community, and of the barriers those groups face in accessing grants and funding – especially since the pandemic so heavily impacted the events landscape.

The program provides a sustainable revenue source for these groups to continue the important work that they do, without costing members a cent.

Regional Australia Bank's Community Partnership Program is proud to have donated more than \$2 million to regional Australians in the 2021/22 financial year – already double its \$1 million milestone from 2018.

Regional Australia Bank

"As a customer-owned bank, we are really passionate about supporting our regional communities and we're delighted to see the Community Partnership Program go from strength to strength."

– CEO DAVID HEINE



South West Slopes Credit Union
 Young, New South Wales
www.swscu.com.au
 Call 02 6384 1111



Five decades of support in regional NSW

South West Slopes Credit Union has a long and proud history in the local community, spanning five decades, three generations, and countless country miles.

South West Slopes Credit Union was founded in 1972 in regional NSW. The head office is located in Young and there are now branches in Cootamundra, Temora, and West Wyalong.

Its motto “big enough to help, yet small enough to care” still rings true today, with ongoing support to its community through sponsorship to local organisations, clubs, and groups. The credit union selects sponsorship opportunities that are aligned with its own strategic direction and corporate values. It has chosen to actively support those members of the community who volunteer to work to address the cultural, social, sporting, environmental, health and educational needs of regional NSW.

South West Slopes Credit Union works to be the banking product and service provider of choice within the community. It makes the effort to keep up to date with new technology to ensure members can access their funds any way necessary, and endeavours to meet members’ financial needs through quality service – both face to face and electronically.

The credit union recently doubled down on its commitment to keeping branches open and available for members to use in regional NSW. It acknowledged that, in recent years, other banking providers have left the region or cut back on delivery of services, and that this has reflected a systemic issue in many regional areas.

This show of commitment to the areas the credit union services through its branch network in support of member needs was positively received by the region, bringing an uplift in new membership and many expressions of gratitude in feedback from the community.

South West Slopes Credit Union

“50 years of member support and community engagement coupled with dedicated and friendly staff has seen South West Slopes Credit Union grow into a true alternative to the bigger banks within the areas we service.”

– ANDREW JONES, SOUTH WEST SLOPES CREDIT UNION CEO



Leading the charge when the floods came

In March, when Lismore was catastrophically flooded, Summerland Credit Union led a group of member-owned institutions in creating a banking hub for locals while the town was under water.

The hub was located at Southern Cross University. It provided banking services to residents and businesses when there were no banks or ATMs available in the Lismore CBD. The floods caused heavy damage to customer-owned banking branches in Lismore; five branches were inundated and a sixth sustained severe damage.

“We could see a need on the ground for affected customers to access in-person banking services. We were able to mobilise as a sector within days to get the Hub off the ground.”

– CEO JOHN WILLIAMS

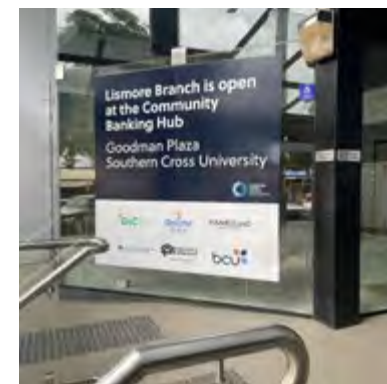
Summerland Credit Union navigated damaged infrastructure and mobile services to rally the support of BCU, G&C Mutual Bank, Greater Bank, Newcastle Permanent and Southern Cross Credit Union to provide immediate relief to the community.

Summerland moved quickly to get the banking hub up and running. Inside, staff shared desks and infrastructure to serve everyone who came for support.

With an understanding that regional business often depends on cash, the organisations knew access to funds was critical for enabling residents to manage the crisis and focus on rebuilding once the waters subsided.

ATMs and physical cash were airdropped into towns that were hard hit by the flood waters, to help people buy goods while systems were down and affected bank branches were not operational.

The whole effort encapsulated the community focus of the entire customer-owned network.





**Summerland
Credit Union**



 **Teachers
Mutual Bank**
We put you first

Teachers Mutual Bank
Sydney, New South Wales

tmbank.com.au

Call **13 12 21**

Building the educators of the future



Teachers Mutual Bank Limited serves Australians working in education, emergency services, and healthcare through five divisions: Teachers Mutual Bank, Firefighters Mutual Bank, Health Professionals Bank, UniBank and Hiver – a digital bank.

Collaborating with a wide range of education and community partners, the Teachers Mutual Bank Limited group provides financial support through sponsorships, partnerships, grants, scholarships, donations, and charities.

When the member-owned bank was founded originally by teachers more than 55 years ago, it was written into the constitution to give back to the communities of its members. Since then, through its Teachers Mutual Bank division, the Bank has supported the education community to create change for good. Notable scholarships include:

- **NSW Premier's Teachers Mutual Bank Indigenous Education Scholarship** – for staff who currently teach indigenous education to indigenous and non-indigenous students to increase their knowledge and understanding of Aboriginal histories and culture.

- **Teachers Mutual Bank Principals Scholarship** – for principals to undertake a professional education leadership program at Harvard Graduate School of Education in the USA to 'reflect, refocus and recharge'.
- **Teachers Mutual Bank Victorian Mid-Career Scholarship with Public Education Foundation** – for public school teachers in Victoria who have been teaching for between five and 15 years. The scholarship provides \$10,000 to spend on approved professional development and, or professional learning.

Teachers Mutual Bank has also been a major supporter of Stewart House for more than 25 years, giving hope to children who are dealing with health or family issues and have been personally recommended by their school principal as being in dire need of a break from their daily life.

As part of their safe haven respite care, Stewart House provides dental, optical, hearing, medical treatment and screening along with educational programs and excursions designed to develop social and emotional skills, build self-esteem, and improve overall wellbeing.

Teachers Mutual Bank Limited

Providing banking on Country

Traditional Credit Union (TCU) occupies a unique position as the only Indigenous-owned credit union in Australia. It has been delivering employment opportunities and financial services in remote Indigenous communities since 1994, when traditional owners formed it as a replacement for banks that were closing branches and exiting remote areas.

As an Indigenous organisation, owned by Indigenous customers and guided by Indigenous leaders, who form the majority of its board of directors, TCU has a strong understanding of the culture of Australia's First Nations peoples. It understands the needs of the communities it supports because it employs Indigenous staff from those communities.

Of the 85 staff TCU employs, over 70 are Indigenous and over 60 of these reside in remote communities. This focus on employing staff from remote communities creates valuable employment, training and financial education for Indigenous people – as well as role models for younger people in communities.

Banking in Indigenous communities is dependent on trust and strong relationships gained through personal contact. TCU maintains a network of 12 remote community branches in northern Australia, where Indigenous staff provide face-to-face banking services in the language of the community. The branch network is supported by a fleet of ATMs in community stores—where members receive free transactions—and an Indigenous call centre that works closely with branch staff.

TCU operates in some of Australia's harshest and most remote locations, which are frequently cut off from roads during the wet season and regularly experience cyclones and other damaging weather. For this reason, TCU incorporates dual data and voice connectivity into branches via different technologies and can 'pop up' a branch, back-office functions, or call centre in almost any location with minimal set-up time.

Members and customers of TCU, being largely welfare dependent and with limited knowledge of digital / electronic banking, have indicated that without the credit union's services they would feel excluded from the nation's financial system and struggle to understand where their welfare funds are located and how their spending is tracking. Consistent and regular interaction with TCU's locally based Indigenous staff and Indigenous-operated call centre helps its members understand their banking options and continue their banking literacy journey.



"It's not a matter of if we are impacted by extreme climatic events, it's a matter of when, and how severe!"

- CEO TONY HAMPTON

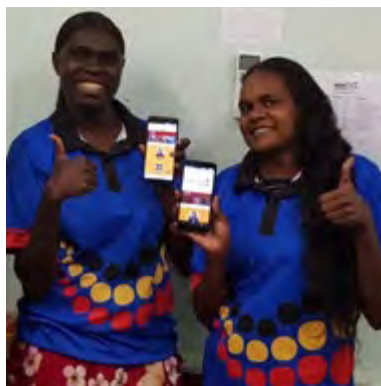


Traditional Credit Union
Darwin, Northern Territory

tcu.com.au

Call **08 8999 0777**

“Educating our people, employing our people and providing essential access to banking and other ‘money business’ services and support – this is what strengthens our communities and allows us to embrace our culture and connection to our lands” – CHAIR MICKY WUNUNGMURRA



Traditional Credit Union

Working towards a greener future

Transport Mutual Credit Union (TMCU) understands that our environment is our future – and that the challenge of sustainability will need to be met by all.

Transport is in the DNA of TMCU. The credit union was established in 1964 as Main Roads Staff Credit Union, to support the needs of staff of the NSW Department of Main Roads and their families. Since those early days, it has grown substantially but maintains very close ties with its core membership – staff, business partners and contractors from Roads & Maritime Services and the broader Transport for NSW family, including Service NSW, RailCorp, Sydney Buses, and Sydney Ferries.

As a values-based organisation with a strong history in transport, TMCU is strongly supportive of the growth in sustainable transport options. Its latest initiative is GreenRoad, a green

loan that can be used for electric or hybrid vehicles and the means to power them. Recently, it also began financing bicycles, including e-bikes.

The GreenRoad features include no ongoing fees, a low variable interest rate, and the ability to make repayments at any time.

Putting solar on rooftops

Other products that can be funded via the GreenRoad include solar panel systems and battery storage units.

Solar is one of the biggest ways TMCU is helping its members make a positive impact on the environment.

In 2022 alone, TMCU funded 6,774 rooftop solar panels, enough to cover 1.5 rugby fields, producing annual energy of 3,550,249 KWh.

TMCU aims to have a real impact on climate change, pollution control, and the way in which its customers use energy. It does this by providing and promoting products that offer a path to making sustainable and affordable investment decisions for members, which equally supports their ability to manage cost-of-living pressures.

“The challenge of sustainability will need to be met by all, and we will continue to provide and promote products that offer a path for members to make sustainable and affordable investment decisions, which equally support their ability to manage cost-of-living pressures.”

– ANTHONY J. DANN, TRANSPORT MUTUAL CREDIT UNION CHAIR



transport
mutual
credit union

Transport Mutual Credit Union

Surry Hills, New South Wales

transportmutual.com.au

Call **02 9763 3190**





Transport Mutual Credit Union

A proud history of supporting workers, their families, and their communities

Unity Bank cherishes its proud history of serving everyday Australians, particularly during the times when it matters most.

One of these times took place on 14 November 2022, when the NSW township of Eugowra was struck by a devastating flash flood event that rattled the tight-knit community to its core. Eighty percent of homes and businesses were damaged in the freak flood, described by some as an “inland tsunami”, and many Eugowra residents were suddenly left homeless and facing the long, arduous road to recovery.

In the wake of this catastrophic event, the team from Resilience NSW set up a marquee for all major services and gathered them on the ground to help the flood-ravaged town and its community. Reliance Bank, a division of Unity Bank, was one such service, offering low interest personal loans with deferred payments to bridge the gap until government assistance became available.

As the only financial institution in town, Reliance Bank set up temporary facilities alongside Resilience NSW and was up and running within a few days, offering banking services and assisting with the recovery effort.

Since then, Unity Bank has continued to provide relief from floods impacting many residents across Australia with its Community Support Package, granting low-cost emergency cash loans, deferred home loans, and ongoing member support during times of crisis.

Another service of note is the Bathurst Community Transport Radiation Bus, a community-run initiative which transports patients undergoing life-saving cancer treatment to and from Orange hospital, as well as to local doctor appointments. This service runs Monday to Friday, 52 weeks of the year, and is kept running by a dedicated team of volunteers.

Reliance Bank has been a loyal supporter of the Bathurst Community Transport Radiation Bus since its inception 10 years ago and continues to contribute to its daily operation. As well as providing transport to Orange Health Service, the bus also serves as a social group and makes what could be a tiresome daily trip much more enjoyable. The Radiation Bus does not receive any government funding, instead relying on the generous donations from Reliance Bank and other community organisations.



Unity Bank, with its division, Reliance Bank, remains committed to assisting members' needs through life's unpredictable ups and downs. With the loyalty and support of their members, Unity Bank has grown into a strong and healthy financial institution built on the principles of cooperation, mutuality, and unity of purpose, carrying forward the original vision of its founders from over 50 years ago.



Unity Bank
Sydney, New South Wales
www.unitybank.com.au
Call **1300 36 2000**



Unity Bank

Supporting women when they need it most

When Warwick Credit Union first heard about plans to set up a drop-in women's refuge in its local region, it was quick to put its hand to help.

With a community-first attitude, the Queensland-based credit union has always supported grassroots causes and initiatives that have a positive impact on the townships of Warwick, Gympie and Dalby. Protea Place Warwick ticked those boxes.

The concept of Protea Place – a drop-in, day refuge for vulnerable women – was first established by a local group of proactive women who were determined to create real change in southern Queensland.

The Toowoomba arm of Protea Place opened its doors in September 2019; notably, it was the region's only women's support group at the time. The demand for its services grew rapidly, which led the two-day-per-week centre to start offering services five days a week. It also led to regional expansion plans and the idea for a Protea Place in Warwick.

With the help of Warwick, Gympie and Dalby Credit Union, Protea Place Warwick opened its doors at the end of July 2023.

The credit union initially donated \$500 to help with startup costs, then became a Heart of Gold sponsor when it gave the group a further \$5000 to support the centre's operation over the first 12 months. The generous donation will help cover facility expenses, security and administration and staffing costs.

When women come to the drop-in centre, they are offered a nutritious, home-cooked meal and the opportunity to connect with other women in a safe place. They also have access to a shower, laundry services, toiletries and hygiene products, phone and WI-FI, and a clothing boutique. All of the services are free, thanks to the support of fundraisers, including the Warwick, Gympie and Dalby Credit Union.

The credit union recently pledged to directly cover the cost of any female hygiene products for the shelter and have begun accepting nonperishable food items in their Warwick, Killarney and Allora branches.

Protea Place CEO Amanda Dalton said the credit union's contribution has made a big difference.



“We have been absolutely blown away by the support of the Warwick Credit Union group. They have really dug deep and stepped up. Protea Place would like to acknowledge a small, local branch that has supported and stood beside us.”

– PROTEA PLACE CEO AMANDA DALTON



Warwick Credit Union

Warwick, Queensland

wcu.com.au

Call **1300 72 44 33**



Warwick Credit Union



Woolworths Team Bank

Mulgrave, Victoria

woolworthsteambank.com.au

Call 1300 665 553





Giving school leavers a chance to start their careers strong

Woolworths Team Bank is a member-owned mutual bank accessible only to Woolworths Group team members.

The mutual bank celebrated its 50th anniversary in 2021 and is the preferred bank for more than 21,000 team members and their families. Unsurprisingly, it has a good understanding of the Woolworths team and their financial needs.

Education is important to Woolworths Team Bank, to ensure its customers understand its products and services. The mutual bank is also passionate about giving school leavers a chance to start their careers strong.

Acknowledging that Gen Zs may not want to follow the traditional paths their parents may have taken, Woolworths Team Bank in 2022 awarded four scholarships: academic, athletic, skilled trades and the arts.

Each category winner received \$2000 deposited into their bank account to help with the cost of their studies, whether that's for textbooks, uniforms, a laptop or rent to live on campus.

The scholarship program is in line with Woolworths Team Bank's core values of:

- Ethical and moral integrity (doing what is right for members)
- Safety and security (always considering the safety, security, and financial, mental and physical health of those it serves)
- Excellence (providing excellent service, high-quality deliverables, and going above and beyond).

Woolworths Team Bank

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