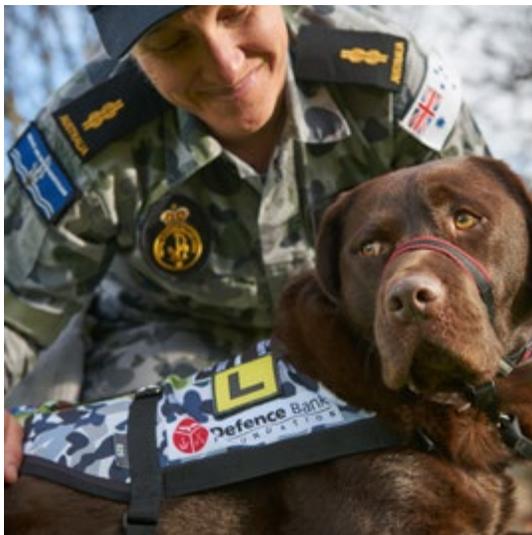
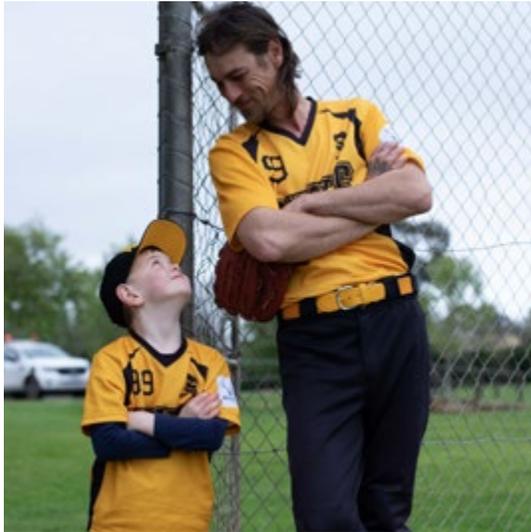




Stories from
Australia's
customer-owned
banking sector



Banking with purpose



Banking with purpose

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About COBA



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 5 million people choose to bank with a customer-owned bank.

COBA's mission is to advocate, connect, strengthen, and enable, 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 members are an integral part of the communities they serve, playing a vital role in supporting and assisting individuals, families, and businesses across Australia.

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 are bonded institutions that 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 into better products and services for customers and support programs for the community. Australia's customer-owned banks have combined assets of \$160 billion, offering Australians a competitive banking alternative.



Celebrating our community

What sets customer-owned banks apart is their unique and in-depth understanding of their customers and the communities they serve.

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 needs, goals, and desires of their customers.

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 co-ordinating flood 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. 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 aimed at having a positive impact on society and not just increasing shareholder value.

Customer-owned banks are innovators 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.

They 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



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.

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, began 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*, and 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.

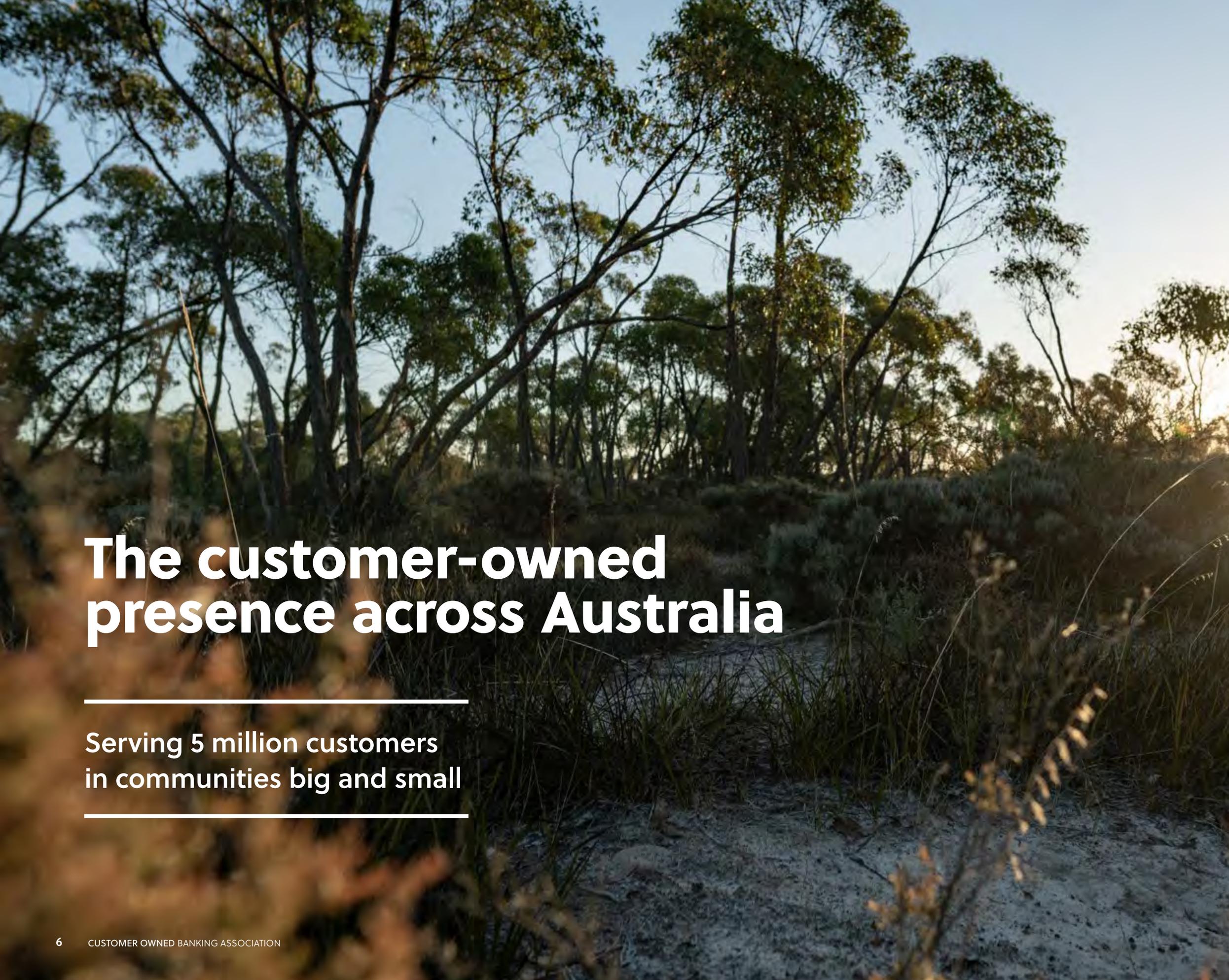
BEN WOODS
SENIOR ARCHIVIST
AUSTRALIAN MUTUALS HISTORY



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

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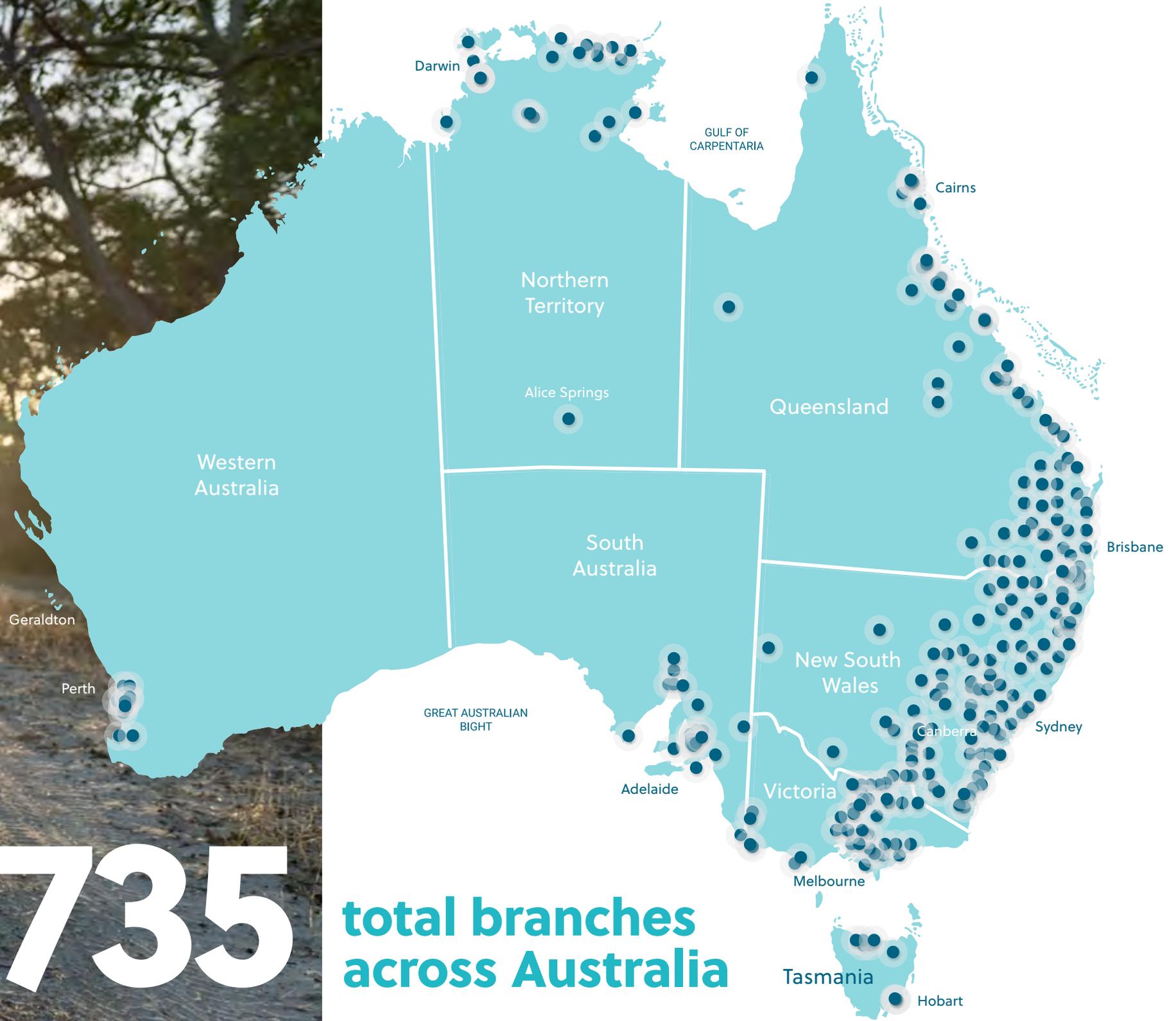
The customer-owned presence across Australia

Serving 5 million customers
in communities big and small



735

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.

The success of this 'customer first' approach is evidenced by the consistently high customer satisfaction levels compared with the major banks. A recent Roy Morgan poll revealed that the satisfaction rate for customers of customer-owned banks is almost 90% compared to just 77% for the major banks.

Other achievements across the sector include four customer-owned banks ranked in the Top 5 Best Banks in Australia in the *Forbes 2022 World's Best Banks* list, and number one spots in the Roy Morgan annual 2021 Customer Satisfaction Awards and Canstar's Most Satisfied Customers Awards 2022.

In June 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

\$160
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 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
Call 1300 654 822





Bank First



Bank of us
Launceston, Tasmania
bankofus.com.au
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

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

Adelaide, South Australia

www.beyondbank.com.au

Call 13 25 85





Beyond Bank



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



Supporting Central Queensland when no one else does



While many banks continue to abandon regional communities, leaving locals with no options for banking in person without travelling a large distance, The Capricornian opened a new rural branch in the Queensland town of Capella – 900 kilometres north-west of Brisbane and around 300 kilometres west of Rockhampton.

The Capricornian was already in the process of considering Capella as their next Central Highlands hub, following the successful launch of their Springsure venture with the Regional Council. 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.

Located inside the Central Highlands Regional Council offices, the new branch allows convenient, in-person access to a comprehensive range of essential banking, lending, and insurance services; not only for the residents of Capella, but also to nearby communities including Clermont and Tieri that were also without banking services.

With its head office based in Rockhampton, The Capricornian is the only locally owned financial institution in the Central Queensland region. It has long been dedicated to supporting local communities through in-person banking. The Capella branch is one of three in the Central Highlands, with eight Capricornian branches now spread across the greater region.

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.

There are two opportunities to apply for The Capricornian's Community Grants each year, with up to \$12,500 available for every round of applications.

The first major grant recipient – The Caves State School P&C Association – used the funding to create an outdoor classroom and sensory garden where students can learn outdoors and get back in touch with nature. In 2022, round nine of the program, a record number of applicants received funding for upcoming projects and events.

The Capricornian has been an integral part of the community for more than 60 years, supporting local sporting clubs, school groups whilst providing opportunities for all abilities to participate in local sporting events. Through community engagement and sponsorship initiatives, they have provided financial and in-kind support to make an ongoing difference in their region.

The Capricornian



Community First
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.

“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

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.

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 \$500k.

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.

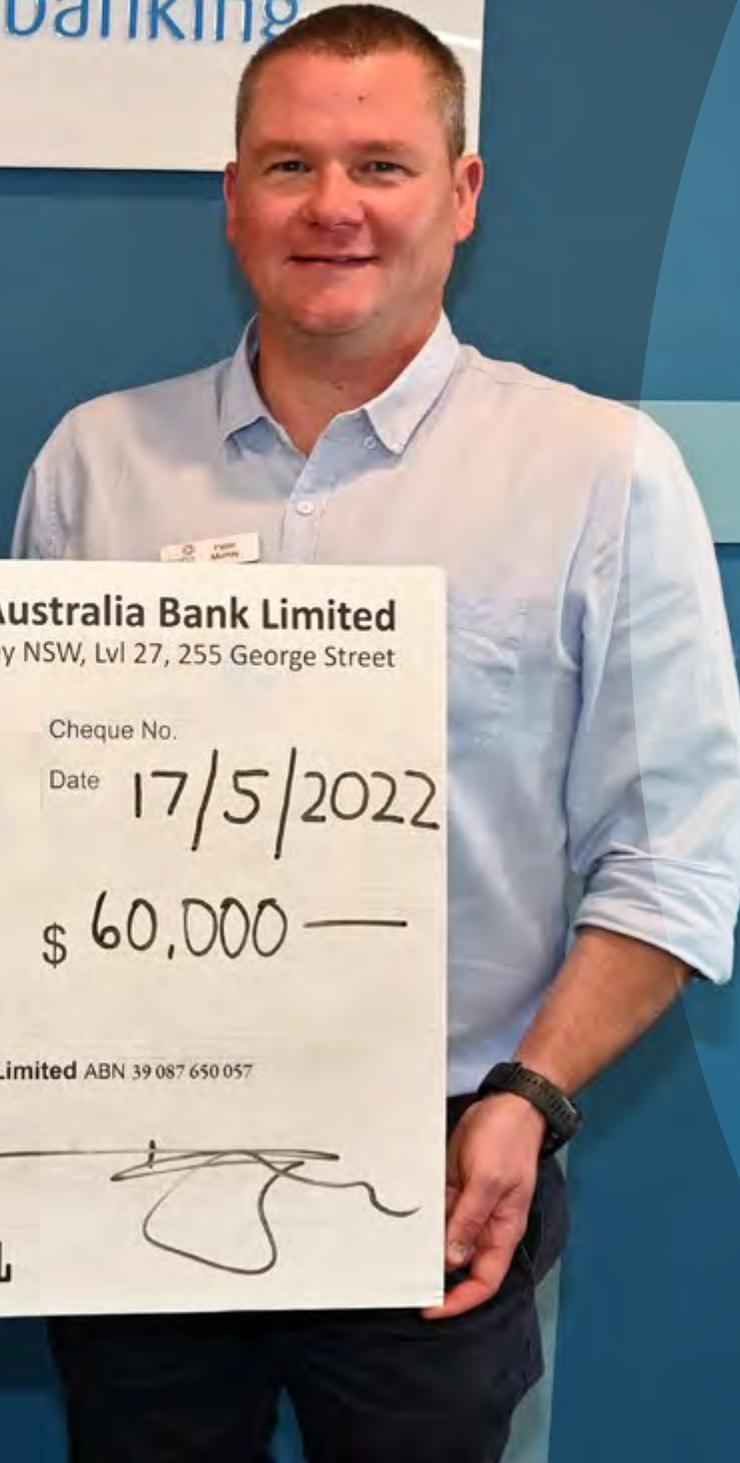
Family First has also partnered with community organisations that deliver programs such as mental health first aid courses, mental health workplace awareness training, and mental health education sessions for Year 9 and 10 students in Lithgow and surrounding areas.

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
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

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



**Great
Southern
Bank**

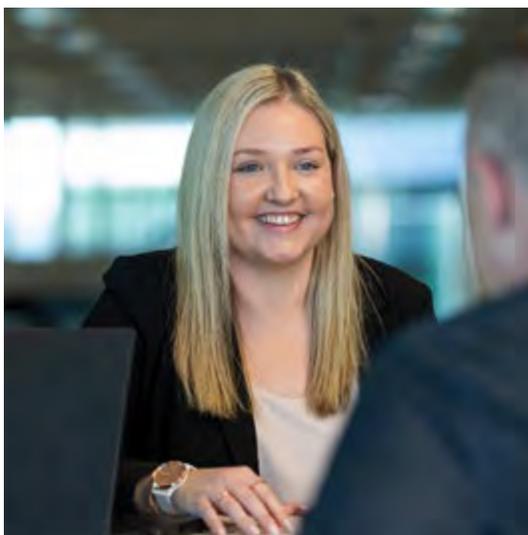
Great Southern Bank

Brisbane, Queensland

greatsouthernbank.com.au

Call 133 282





A focus on financial wellbeing and inclusion

In Sept 2020, Great Southern Bank (then CUA) launched its first Financial Inclusion Action Plan, aimed at addressing financial vulnerability.

The bank made a public commitment to improving financial inclusion and wellbeing for its customers through targeted action across four areas:

- **Products and services:** providing fair, affordable, and accessible products and services
- **Financial capability:** fostering an organisational culture to enhance the financial capability of the bank's team
- **Understanding financial vulnerability:** improving responses to financial vulnerability
- **Economic security:** removing barriers and providing opportunities for economic security, equality, and growth.

As part of its initiatives, Great Southern Bank focused on some of the issues known to contribute most to financial stress:

- Helping Australians overcome barriers to home ownership
- Lifting digital and financial capability
- Helping members experiencing family violence.

The bank completed all the actions committed to within the plan, which EY has independently audited.

In doing so, the bank has improved its financial products and services, educated, and upskilled its people, and helped grow the financial capability of its customers.

Research shows there is no single cause of financial exclusion, nor a silver bullet that can solve the issue. Ultimately, it takes commitment, planning and action to bring about positive change.

The bank would like to acknowledge the support of Good Shepherd Australia New Zealand, the Australian Government, EY, and the Centre for Social Impact.

Great Southern Bank

Helping hundreds of local organisations



Greater Bank
Newcastle, New South Wales
greater.com.au
Call 13 13 86

Greater Bank believes the best way to make communities stronger is by supporting the organisations that bring people together for the common good. Through its Community Funding Program, it helps organisations do what they do best – giving back and contributing to their local region through clubs, services, initiatives, and activities.

Each month, Greater Bank selects three organisations within a regional area, nominated by the public, that the community votes on to determine how they share \$3,000. The organisation that receives the most votes is declared the winner and receives \$2,000, with the runners up each receiving \$500. It's a simple way for the bank to support numerous local community organisations, many of which struggle to find funding for their programs.

These programs have also been used to provide targeted support for identified causes and crisis situations affecting the region. In March 2020, a special bushfire relief month was held in the Illawarra. Funding increased tenfold, to \$30,000, and three emergency relief organisations were selected as the beneficiaries that month.

The Community Funding Program was developed because the bank understood the need for small community organisations to receive support. Local sporting clubs, neighbourhood centres, creative arts groups, animal rescue shelters, scouts, historical societies – the list goes on – are not large enough, nor do they have the resources, to submit complicated grant applications for funding.

Raising funds is often labour intensive and reliant on volunteers running sausage sizzles, cake stalls or fundraising events to generate relatively small amounts of money. This program allows organisations to rally their community and members to vote for them to receive the major share of funds, all from the comfort of their armchair at home.

The program was established in September 2016 and now operates across six regions: New England, Central Coast, Central West, Illawarra, Mid North Coast and Northern Rivers, with plans to expand further soon into the Gold Coast, Newcastle, and Hunter regions.

There were some key requirements for the program:

- It had to be easy for organisations to enter and take part. That's why the entry requirements are so simple and the voting process even easier.
- It had to align with the bank's ethos as a customer-owned bank. This meant empowering customers and the community to determine who should receive the funds, through a public vote system.

Also, the funding available needed to be sufficient to help organisations keep the door open, but a small enough amount to allow Greater Bank to continue to run the program monthly, to help as many local organisations as possible.

Collectively, to 30 June 2021, the programs have provided \$751,000 to 552 local charities and community groups. Across the six programs, Greater Bank gives away \$20,000 every month.





Greater 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."



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 grassroot 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

Warm support for hearts, heads, and minds



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

The Mutual Bank supports two major community initiatives: its annual winter appeal and a partnership with Hunter Breast Cancer Foundation.

Winter can be a tough time 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.

Staff and the bank's members get behind the cause personally by donating non-perishable food items, personal hygiene products, and warm clothing or blankets. Some crafty donors even supply handmade items, and many community businesses provide special care packages, too.

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 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.



“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.”

– CEO GEOFF SECCOMBE

**The Mutual
Bank**

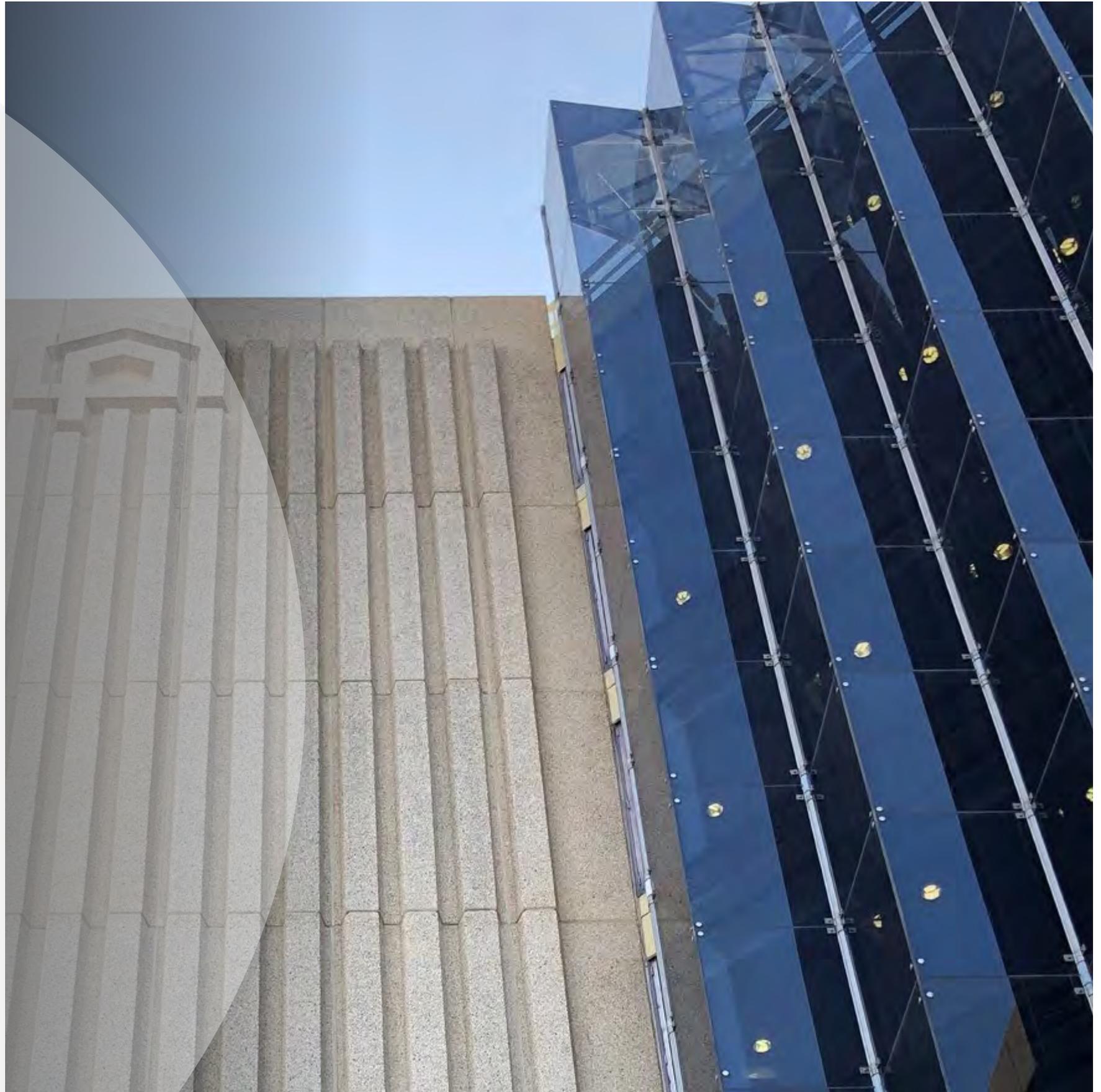


Newcastle Permanent

Newcastle, New South Wales

newcastlepermanent.com.au

Call **131 987**



Employees put their money where their heart is



Over the last 25 years, Newcastle Permanent employees have collectively donated over \$1 million to more than 60 charities and community groups, as part of the Community Assist Employee Donation Program.

Established in 1997, the program results in employees donating around \$60,000 each year via payroll deductions. Participating employees nominate charities, then vote to select four a year to receive funding.

In 2022, the program has supported Bears of Hope, Supertee, and the Black Dog Institute, including helping the latter launch a world-first app designed to assist young people with managing their suicidal thoughts and distress in daily life.

The Employee Donation Program aligns with Newcastle Permanent's organisational culture, which involves a proud commitment to helping those in need and embraces a One Team approach: if we all chip in, together we can make a huge impact.

Newcastle Permanent is also there in times of crisis, like when devastating floods struck northern NSW at the start of 2022.

Newcastle Permanent teamed up with Greater Bank to donate \$40,000 to Lifeline, which paid for sending mobile vans and staff to Lismore, vital therapeutic and financial support, and the transport and distribution of clothing and bedding that people in the Hunter donated.

Since the floods destroyed all of Lifeline's on-the-ground services in Lismore, funding the transport and storage of donated goods was more than just a short-term solution. It meant people in the community could continue to access support during the weeks and months of rebuilding their lives.

The building society also provided tailored financial relief packages for affected customers – including making or restructuring loan repayments, providing access to funds in term deposits, and helping customers restore their homes or replace damaged items.

Newcastle Permanent

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.”

- CEO ANDREW DE GRAAFF



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

Police Bank was formed in 1964 – by police, for police. It has provided a wide range of support for its members since this time. The bank partners with some of the most important events each year, including the Police Bravery Awards, and 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.

With a member base that takes in police in Tasmania, NSW, and Victoria – in addition to Border Force staff – Police Bank aims to distribute 10% of its profits each year back into the community. Its head of member engagement has attended more than 100 events in the past year.

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.

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.

Police Bank's dedication to being the most member-obsessed bank in Australia starts with supporting its members as they continue to protect our communities – often putting their safety on the line through events such as the pandemic and natural disasters.



PoliceBank
The strength of community

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



Police Bank

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



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



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

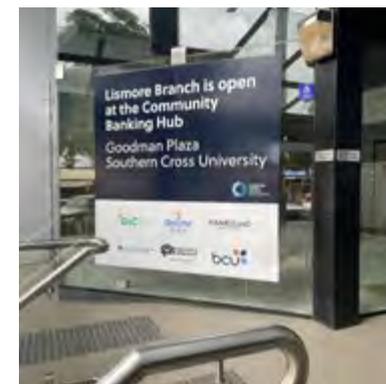
Summerland Credit Union navigated damaged infrastructure and mobile services to rally the support of BCU, G&C Mutual Bank, Greater Bank, Newcastle Permanent and Southern Cross Credit Union to provide immediate relief to the community.

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

Lismore, New South Wales

summerland.com.au

Call **1300 802 222**



**Summerland
Credit Union**



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



Contact us

info@coba.asn.au

FIND US

Sydney

Suite 403, 151 Castlereagh Street
Sydney NSW 2000

Canberra

Suite 4C, 16 National Circuit
Barton ACT 2600

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