



## Help is at hand for single parents to achieve home ownership dream

Buying a home remains a goal for many Australians and The Mutual Bank is proud to play a part in helping make home ownership a reality for many of our members.

More and more people are choosing The Mutual Bank, not only for our competitive loan products and exceptional member service, but also for access to several Federal Government Schemes.

On the back of the success of the First Home Loan Deposit Scheme that has assisted thousands of Australian first home buyers, in July 2021 a new scheme was launched by the Federal Government. The Family Home Guarantee helps eligible single parent families buy a home, whether they are first home buyers or have owned a home before.

The Mutual Bank is one of a limited number of lenders and the only Hunter-based bank appointed by the National

Housing Finance and Investment Corporation (NHFIC) to offer the Family Home Guarantee.

The initiative aims to support eligible single parents with dependants, to buy a new or existing family home with a deposit of as little as 2% with no lenders mortgage insurance (LMI).

The Mutual Bank's CEO, Geoff Seccombe, said saving for a 2% deposit and avoiding the cost of LMI makes it a lot easier for single parent households to achieve the security of their own home.

"With high rents and property prices in the Hunter Region, it can be hard to save enough for that deposit," Geoff said.

"For single parents it can be extra tough, so this Government assistance means they can have the security of their own home much sooner."

He said The Mutual Bank's team members are the local experts in home loans.

"Our members love banking with a local, member-owned bank that offers great service and puts profits back into helping members and the Hunter community."

There are 10,000 Family Home Guarantee places available until 30 June 2025, or until places are exhausted. Our team is here to help you check your eligibility and work through the application process.

If you want to know more about the government support available, or other banking solutions that will help you get a home of your own, please contact our Member Services Team on 1300 688 825, or through our website, or by visiting your local branch.

**Breaking News:** In 2022 the Federal Government is re-issuing more than 4,600 places in the Home Guarantee Scheme for first home buyers which were unused in the previous financial year. Talk to us for more information on 1300 688 825.

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## CEO Message

### Here to help

As we welcome 2022 it's with great satisfaction that The Mutual Bank continues to demonstrate that through good times and bad, we are here to help. The past year has once again been challenging for so many and we look forward to good times just around the corner, with a return to a less restricted way of life.

Despite more lockdowns and global financial uncertainty, this year our business has been on a growth trajectory, largely driven by the booming local home loan market. While the big banks continually close their doors in so many towns across the country, The Mutual Bank remains the only financial institution with a branch in Dungog and the support from residents has been magnificent.

We know it's been tough for many people to get a foothold into the local property market and that's why we proudly offer access to a range of Government support schemes to help those who may otherwise not achieve home ownership. By participating in these schemes, we have been able to help more local people get into (or get back into) the property market.

The First Home Loan Deposit Scheme has been hugely successful, allowing first home buyers across the Hunter to realise their dream of home ownership with just a 5% deposit without the additional cost of obtaining lenders mortgage insurance.

You can read more about the relatively new Family Home Guarantee for single parent families in this newsletter, which is available to eligible single parent households whether they are first home buyers or not for a deposit as low as 2%.

Our strong financial position means we are also able to continue to support local causes (read more about Surfest in this newsletter) and a range of local community groups in need of assistance.

As we come to the end of our three-year strategic plan it's heartening to know we have delivered the major milestones we set ourselves, supporting local people and their communities and achieving great results including surpassing \$900 million in total assets under management and \$700 million in loans.

### We heard you

At the Mutual Bank we always strive to put you, the member, at the heart of everything we do and so your feedback is vitally important to us. We often receive compliments and comments at our branches, and we appreciate members taking the time to advise us on what we are doing right and where we can improve our service to you.

We were thrilled to receive a response from more than 10% of our entire membership in the Member Survey we completed earlier this year and you can read more about the results in our Annual Report available on our website or at your local branch.

The major insights we gained from our members from the survey include:

- Our team is our greatest asset, and our service philosophy is highly valued
- The preferred way for members to bank is using digital banking platforms
- Maintaining a local branch and community presence is highly important

We are certainly listening to you and The Mutual Bank has even more projects in the pipeline for 2022 to continuously improve banking convenience and safety for our members.

## Investing in people and technology

An upgrade of the Mutual App is planned for 2022 and we are also working on a project to give you the option to receive online statements. We also have plans for an Internet Banking upgrade which will help make it easier to complete your banking whenever you want, wherever you want with mobile responsive capabilities.

Of course, while we are investing in technology, our people and service teams will always remain important. Our branch network and personal service approach is here to stay. That is our commitment to our members. Our friendly teams remain available six days a week at each of our branches.

We are committed to balancing our traditional banking service which our members tell us they love, with modern banking solutions. Our bank@post service also remains accessible through all Australian Post Offices and ongoing support and training of our teams at all levels is a priority in 2022.

With our members at the very heart of our organisation our team is certainly the lifeblood. Earlier this year we conducted a staff survey to analyse our organisation's culture. This has led to a number of development strategies we are working towards to optimise the wellbeing and performance of our people. We are proud to be an employer of local people and work hard to ensure our core values of Integrity, Respect and Care are maintained.

In the ongoing evolution of our people and culture plan, we will hold leadership training and other initiatives for all team members to further enhance our work culture – and this reflects on the service they deliver to you, our members.

Thank you for your continued support.

Yours sincerely,  
Geoff Seccombe



Back: Donna, Lynne and Amanda  
Front: Kristy and Amy.

## Meet our Local Call Centre Team

Did you know when you call us on 1300 688 825 you speak to an actual person?

Our friendly Member Services Call Centre Team is based in our Head Office at Green Hills.

Our Member Service Advisor Lynne and her team – Donna, Amanda, Kristy, and Amy are just a phone call away to help you.

The team will take your call weekdays between 9am and 5pm and Saturdays between 9am until 12pm (excluding public

holidays). When you call after hours, you can leave a message and your call will be returned within the hour between 6pm and 8pm Monday to Friday; Saturday from 1pm to 5pm and Sunday from 9am until 5pm. (This excludes Christmas Day, Boxing Day, New Year's Day, Good Friday and Easter Sunday).

If you need urgent assistance for a lost or stolen card outside of business hours, please call 1800 800 521 for emergency 24 hour Visa Card support.



# Our Commitment to our Staff is a Commitment to our Members



Back: Heidi and Shane. Front: Nicole, Danielle and John.

Our people are the reason behind the growth and success of The Mutual Bank.

Our commitment to the training and development of our staff enables us to deliver best-practice service to our members.

As we continue to grow and develop as a team, pursuing continuous improvement in the products and services we deliver to members, we have recently inducted several new employees. We also progressed several

of our staff members into leadership roles.

Congratulations to the following staff who have stepped into new management roles in the past 12 months: Nicole Richardson, Heidi Brimble, John Digby, Danielle Latham, and Shane Baker.

There's also been progression of staff to a supervisor level and staff transitioning into new departments and we congratulate all of them for taking on these new responsibilities.

## Changes to our Board



Retired Director  
Bruce Arnott



Director  
David Jay

There's been two changes to The Mutual Bank's Board of Directors with the retirement of long-standing Director Bruce Arnott and the appointment of new Director, David Jay.

The Mutual Bank Chairman, Trevor Robinson, said Bruce had been instrumental in steering the bank's financial and risk corporate governance strategy. "Bruce's knowledge and thorough approach will be dearly missed," he said.

The vacancy created by Bruce's retirement has been filled by David Jay who brings more than 30 years of experience in banking, finance, and payment systems to the Board.

David is currently the Executive Chairman at Armstrong Kennedy International Pty Limited. He holds a Master of Business Administration from Monash University and an Economics degree from Macquarie University amongst his many qualifications. David is a seasoned Director and regarded as an outstanding leader.

"With both domestic and international experience, David will be an incredible asset to The Mutual Bank," said Trevor.

David joins existing Board Members: Trevor Robinson, Melinda Smith, Steve Meyn, Deb Mirisch, and Sharon Howes.

## Donations to Soul Café

Soul Café has been looking after disadvantaged people in Newcastle for nearly two decades, serving free hot meals. Receiving no government funding they rely on financial sponsorship and donations to help people in need.

To mark Homeless Awareness Week, held in August, our team collected non-perishable food items for Soul Café. We thank Soul Café for their invaluable service and our team for their generosity.

## Edgeworth Branch Re-Opens

It was wonderful to have our branch network return to full capacity when the Edgeworth branch re-opened on 1 December 2021.

Thank you to our Lake Macquarie members for your continued patience and understanding while the branch was temporarily closed during the height of the COVID-19 pandemic. You will find our Member Service Supervisor, Tayla, and her friendly Member Service Team inside the Edgeworth Town Square at 720 Main Rd, Edgeworth.

## Surfest Sponsorship

As a local bank, we love to support community organisations that make a significant contribution to our region.

We are proud to be a part of the 2022 Surfest Women's Pro Crowdfunding program which aims to increase equality in women's sport. The crowdfunding initiative means the prize money for the women surfers is the same amount as the prizemoney offered to the men.

While COVID-19 saw the cancellation of Surfest in 2021, excitingly this year's event will be the final leg of the World Surf League's Australasian qualifying series. Surfest 2022 will be held in Newcastle from March 28 to April 3 and broadcast live on [Surfest.com](http://Surfest.com) to a large local and international audience.

## Christmas Gift Drive

Thank you to our members and team for your generous donations to The Mutual Bank's first Christmas Gift Drive. In what we hope will become an annual tradition, each of our branches were collection points for gifts for local charities to distribute to families in need.

Carrie's Place, Dungog Shire Community Centre, Eastlakes Family Support Services Inc, Got Your Back Sista, Port Stephens Family and Neighbourhood Support Services and The Salvation Army (Maitland) were grateful to receive a wide selection of donated gifts. The request for assistance from disadvantaged families was particularly high in 2021 due to the pressures from the pandemic and the charities were very appreciative of the donations.

# Internet Banking Secure Messages

Have you used our Secure Messages service?

Secure Messages allows members with Internet Banking to securely and confidentially message The Mutual Bank and receive a response.

Members can use Secure Messages to contact us for a variety of reasons. Examples include:

- To request a temporary increase in your external transfer limit
- Advise us of an upcoming trip overseas where you will be using your accounts

- Request we contact you to discuss a service or product such as a loan application

We may also contact members using Secure Messages.

It's easy to use - the Secure Messages tab is located under Inbox. Navigate to this tab to send and receive Secure Messages.

Secure Messages are responded to during our ordinary operating hours, including our after-hours call back service. See our website contact page for more information.

You can be notified when you receive a Secure Message by setting up a 'New Message Received' Alert that will send you a notification via SMS or email. You can set up alerts yourself by accessing your Internet Banking Inbox. Go to: Inbox > Alerts > New alert > Select Internet Banking User ID (scroll to bottom of dropdown menu) > New Message Received > Choose mobile or email.

Alternatively, you can speak to one of our Member Services Team on 1300 688 825 for assistance. We are here to help.

## Milestone for Local Business

Congratulations to Peters Real Estate who have celebrated 50 years in business - and have been banking with The Mutual Bank for more than two generations.

The founder of the firm, Jack Peters was a fourth-generation resident of the Lower Hunter area. He began his career in 1963 with Brian O'Loughlin and Co and started Jack Peters Real Estate in August 1971. Jack and Irene's son Tim Peters joined the business in 1983 and Tim's very first pay packet went into his Mutual Bank account.

We wish Tim, Kate and the Peters Real Estate team a warm congratulations and thank them for continuing to bank local.



Geoff with Kate and Tim Peters and their team.

## Are you Scam Aware?

Scams: They can happen to anyone at any time and awareness remains our best defence.

Stay up to date with the latest scams by regularly visiting [Scamwatch.gov.au](http://Scamwatch.gov.au)

The Mutual Bank's top five tips to avoid falling victim to a scam:

1. If you receive a text message that contains a link, do not click on the link unless you are confident it is legitimate. Regularly install operating system updates and use anti-virus software.
2. Never provide any of your personal or banking details to someone you don't know and trust, and never provide banking passcodes (including authentication codes received via phone or email) to anyone.
3. If you receive a suspicious request from someone who says they represent an organisation or government agency, call back using details you find in an independent search, rather than details they give you.
4. Be wary of unusual payment requests. Scammers will often ask you to use an unusual payment method, including preloaded debit cards, gift cards, iTunes cards or virtual currency such as Bitcoin.

5. Anyone who has provided their banking details to a scammer should contact their bank or financial institution immediately.

## What's New at



### Milestone Anniversaries

- Kellee Jordan - 5 years
- Joanne Musgrove - 5 years
- Cassandra Lea - 5 years

### Team Members Welcomed

- Kellie Battersby  
- Corporate Support Officer
- Aleisha Taylor  
- Chief Financial Officer
- Liam Power  
- Facilities Officer
- Kristie Nyman  
- Member Service Officer
- Nicole Scott  
- Sponsorship and Marketing Officer
- Michelle Mexon  
- Communications Officer
- Therese Murphy  
- Member Service Officer
- Michelle McReynolds  
- Member Service Officer
- Anita Fowler - Treasury Officer
- Anne Spallino  
- Member Service Officer
- Carolyn Scornavacchi  
- Member Service Officer

## SIGN UP FOR E-STATEMENTS

It's the New Year and many people want to declutter. Would you like to be rid of your paper statements and receive your statements electronically?

Contact us to switch your paper statements to an E-Statement. Your E-Statement will be delivered by email with a unique passcode.

If you would like to opt into this service, please speak to our Member Services Team in branch, on 1300 688 825 or by email at [info@themutual.com.au](mailto:info@themutual.com.au)