



New Branch Manager at Rutherford

The Mutual is pleased to announce that Taryn Stockwell has been appointed as Rutherford Branch Manager. Since joining the team in 2010 Taryn has worked at The Mutual's East Maitland Branch where she gained valuable experience which she brings to her new role.

"I am very pleased to see Taryn stepping up to this role. Taryn's focus on delivering best practice service to members of The Mutual, as well as her team-oriented approach makes her the perfect candidate for Manager of our Rutherford Branch.

Taryn is known for her wonderful rapport with members and her willingness to go the extra mile to help them, this combined with her ability to mentor staff sees her as an asset to the branch management team," said CEO of The Mutual, Geoff Seccombe.

As the Rutherford Branch Manager and part of the Lending Team, Taryn is focused on helping members achieve their financial goals, specialising in providing support relating to Home Loans, Personal Loans and Credit Cards.

Residing in Rutherford, Taryn is an active member of the local community, relishing the opportunity to engage with members and the people of the Hunter.

"An integral part of my role is to build relationships with our members and our community. People appreciate that personal touch, being available to help them is very important to me.

The Mutual is like a family to me. It's a great feeling coming to work knowing that I am part of a team that is working towards helping our members and community prosper," said Taryn

If you would like to talk to Taryn about your banking needs visit our Rutherford Branch, or call 4932 1000.

Hunter Valley Training Company 2018 Excellence Awards

The Mutual's CEO Geoff Seccombe joined the Hunter Valley Training Company (HVTC) in celebrating excellence in training and employment across NSW at the 2018 HVTC Annual Excellence Awards.

The Mutual is a proud sponsor of the award, School - Based Apprentice/ Trainee of the Year, and was pleased to see Danika Elley receive the award.

"It was an honour to be part of the HVTC awards. The Mutual has been an active part of the community for almost 130 years. Fostering education and training has always been important to us as an organisation," said Geoff Seccombe.



Daniel Hardinge (HVTC), Danika Elley, Geoff Seccombe (The Mutual)

Mutual Happenings

Anniversaries. Years of service:

Glen Pearson, Manager Finance and Administration - 20 years

Melinda Roberts, Member Service Officer - 10 years

Melissa Osborn, Branch Supervisor - 10 years

Michele Searl, Lending Services - 10 years

Shane Baker, IT Department - 10 years

Marina Spallino, Manager Human Resources - 5 years

Education and Training. Congratulations to:

John Digby, Financial Accountant-Bachelor of Commerce (Distinction)

Anne Spallino, Member Service Officer - Certificate IV Financial Services

Alisha Russell, Member Processing Officer - Certificate IV Financial Services

Kate Wetini, Member Processing Officer - Certificate III Accounts Administration

Michelle Williams, Member Processing Officer - Certificate III Accounts Administration

Nicole Richardson, Member Processing Supervisor - Certificate III Accounts Administration

Joanne Musgrove, Member Services Officer - Certificate III Financial Services

Tayla Anderson, Member Services Officer - Certificate III Financial Services

The Mutual welcomes 5 new staff:

John Madden - Financial Accountant

Sharon Donnelly - Member Service Officer

Courtney Lantry - Member Service Officer

Deneka Barnes - Member Service Officer

Kristy Price - Member Service Officer

Mutual News

WINTER 2018



Osko - fast, secure payments



Osko allows you to send and receive money almost instantly, 24 hours a day 7 days a week. It is a faster way to pay or receive payments.

Facts about Osko:

- Osko payments are free at The Mutual.
- Osko payments will appear as an option when making a payment on The Mutual App or website.

- You can make payments to a payee's mobile number, email address or if you are paying a business their ABN.
- When you need to pay a friend for that concert ticket or when splitting the bill is not an option, simply transfer the money instantly, your friend won't be out of pocket.
- When making a payment and the option of Osko is not available this indicates that the payee's financial institution isn't enabled to receive Osko payments. The payment can still be completed by using the payee's BSB and account number.

- Your internet banking transfer limit applies when making an Osko payment. If you wish to increase your existing transfer limit a security token will need to be accessed.
 - Osko is secure, it is backed by us and BPay®.
- So goodbye to waiting for money to arrive, Osko is here.
- If you would like further information regarding Osko by BPay® please call our Member Services Team on 1300 688 825.

In this edition:

- ▶ Osko - fast, secure payments
- ▶ CEO update
- ▶ Tax Time
- ▶ New \$50 banknote
- ▶ Be Alert! Protect yourself
- ▶ 2018 Vocational Student of the Year Finalist
- ▶ Saving for a rainy day
- ▶ New Branch Manager at Rutherford
- ▶ Hunter Valley Training Company 2018 Excellence Awards
- ▶ Mutual Happenings



1300 688 825 | themutual.com.au | info@themutual.com.au

CEO update

Community is at our core

October this year sees The Mutual celebrate a major milestone, its 130th anniversary. A lot has changed in that time, both within our organisation and throughout the Hunter Region; however, one thing that has not changed is the importance of community as a central value for The Mutual.

Since The Mutual was first established as a member-owned institution it has been an active supporter of the local community, building relationships and associations that we still hold close today.

Our support of local sporting, charitable, cultural, interest groups and organisations across the Hunter, fostering financial literacy in children through our Bank@school program - which is now in its 12th year, and our involvement in the Money Talks program with local high schools are just some of the ways The Mutual continues to give back to the people of our region.

We pride ourselves on being a people focused organisation, which means providing our members with personal service and support, engaging with and assisting the broader community and always striving to build trusting relationships with our members and the communities in which we operate.

The Royal Commission inquiry into the Financial Services Industry has provided an always relevant reminder about the importance of transparency and equality in all stakeholder relationships, reinforcing The Mutual's commitment to its 'members-first' approach.

We place great value in all our relationships, from those within the financial sector, to every member of the community The Mutual engages with and supports. Ultimately, our members are our key stakeholder, and as such, our actions as an organisation are designed to prioritise and serve our members.

Financial results

The Mutual has achieved another strong financial performance this year. Results have exceeded budget forecast, primarily due to our net lending portfolio increase of over 7 percent in the last 12 months.

Full details of our financial performance and results will be shared in The Mutual's Annual Report, to be published in September.

Interest rates and lending

We are pleased to be able to support many of our members in achieving their dream of homeownership through competitive pricing for borrowing members, whilst also maintaining strong interest rates for our depositing members.

Interest rates for home loans have been maintained at historic lows and this, accompanied by significant new housing releases in the local region is fantastic news for prospective home buyers.

Externally The Mutual has continued to be recognised by Canstar over the past year for providing members with excellent value.

Osko payments

Earlier this year The Mutual was one of the first financial institutions to introduce Osko into its services. I am very pleased to see members benefitting from Osko as a new and convenient way of making and receiving payments.

The Mutual is always looking for ways to continue to enhance and evolve the services we offer to our members, and delivering on industry-leading technology is just one of these. We are committed to providing products and services to help make banking easier, and we are happy with the response we've seen with our members use of Osko thus far.

New head office

Plans for our new head office have been submitted to Council and we are currently awaiting DA approval. It is expected that we will receive approval within the next month or two and The Mutual will then undertake



a tender process with the view to begin construction in early 2019.

Staff development

We are very proud of the exceptional support our team provides to our members, and in continuing to deliver best-practice service I am pleased to share that numerous members of our team have recently completed additional studies.

The development of these skills and expertise across our team enables us to continue to align our support and delivery with best-practice for our members. I would like to recognise the efforts of our staff in undertaking extended training, and congratulate them for their outstanding results.

As we move into the second-half of the year we at The Mutual look forward to working with you, our valued members, to continue to provide you with exceptional service and to assist you in achieving all your financial goals.

Yours sincerely,
Geoff Seccombe

Be Alert! Protect yourself

The Mutual would like to remind all members to be vigilant when opening emails and to be always on the lookout for potential scams and fraudulent activity.

Scammers use clever tricks when trying to attract your attention offering you money as an incentive, even demanding an urgent response while requesting your financial details and personal information.

Protect yourself, learn how to reduce your risk and avoid being caught in a scam.

Tips to help keep your personal information safe:

- Limit what you share - be careful about how much personal information you share online.
- Create strong passwords that are hard for others to guess.
- Keep your computers, phones and tablets updated with the latest software.



- Regularly back up your data.
- Don't use the links provided in emails or texts - type the address into your browser.
- Delete any suspicious email, don't open it.
- Never respond to an email that seems dubious.

Always remember, The Mutual will never ask you to provide your personal information, Internet Banking login details or passwords via email.

If you receive email communication from The Mutual that you're unsure about or you have responded to an email and your banking details may have become compromised, please contact our Member Services Team on 1300 688 825.

2018 Vocational Student of the Year Finalist

The Mutual's Nicole Richardson has been selected as a finalist for Vocational Student of the Year at the Hunter Region 2018 NSW Training Awards. These prestigious awards recognise excellence and achievement in the vocational education and training segment.

Nicole was nominated for the award by the Australian College of Commerce and Management (ACCM) after completing the institution's Certificate III in Accounts Administration.

The Mutual's Manager of Finance and Administration, Glen Pearson, was thrilled



to see Nicole recognised for her hard work and dedication over the past year.

"As Supervisor of our Member Processing Department Nicole's involvement in strategically significant projects has provided a superior outcome for both The Mutual and her personal development," said Glen.

Congratulations are also extended to Michelle Williams, who was also nominated by ACCM for the Vocational Student of the Year Award.

Congratulations to Nicole and Michelle for their dedication and achievement.

Saving for a rainy day



Why not put some money aside when times are good so that you'll have some money for when times are not so good.

Saving for a rainy day can help alleviate stress and financial hardship when the unexpected happens.

Here are some simple tips to help you get started:

Start small

Setting aside a few dollars on a regular basis is a great way to begin your rainy day account. Saving as little as \$2 per day means you'll have savings of \$730 at the end of one year.

Save your change

Every time you're given a coin save it. You'll be surprised how quickly they add up.

Prepare a weekly budget

Get a clear picture of your income and expenses.

The Mutual provides an easy to use budget planner calculator to help you. Visit themutual.com.au.

Automate your savings

Set up a regular transfer from your Everyday Account into a Savings Account, this way you're building up your rainy day savings account automatically, without even thinking about it.

To find out more about the products and services that The Mutual offers simply visit themutual.com.au, visit your nearest branch or call our Member Services Team on 1300 688 825.



It's that time of the year again.

The financial year has ended and for the majority of our members there is a requirement to lodge a taxation return.

Included with this newsletter is your statement summarising the interest income you have earned on your account(s) with The Mutual over the past 12 months. It is important that you declare the amount of interest earned when lodging your income tax return.

New \$50 banknote



This new banknote will include additional security features to help prevent counterfeiting. The new \$50 banknote will also incorporate a 'tactile' feature to help the vision-impaired community distinguish between different denominations of banknotes.

All existing \$50 banknotes issued by the Reserve Bank will remain legal tender and can continue to be used.

For more information visit banknotes.rba.gov.au