

communiqué

WINTER ISSUE | Newsletter | July 2019













Welcome to the July issue of Communiqué

In August this year, Australian Military Bank will celebrate our 60th Anniversary. From our very humble beginnings as the Navy (Civil Staff) Co-op Ltd at Garden Island with 160 members to the bank we have grown to today; we are very excited and proud to celebrate this upcoming milestone.

At Australian Military Bank we are dedicated in providing a full array of modern products and services and we will continue to establish long term relationships with our members and the broader Defence Community.

At such a time, I would like to thank our members for their business and loyalty, as well as our staff for their dedication over the last 60 years. Without these two common threads it would not have been possible to reach this milestone anniversary.

In this edition of Communiqué, we review all the action from the ADF Aussie Rules (ADFAR) National Carnival and the Men's All Stars event. Australian Military Bank is a proud and longstanding partner of ADFAR; we would like to take the time to acknowledge all those who make these events as successful as they are including the ADF personnel who participate. Special mention to Major General Matthew Hall who this year stepped down as ADFAR President.

Finally, one of the key advantages of the Military Rewards Account is that it gives back to the Defence community and our charity partners. With the Bank matching our members 'cents gifting' program, together we have raised over \$160,000 for our Defence charity partners, Legacy, Mates4Mates, RSL DefenceCare and Soldier On. To coincide with this achievement, in this edition we profile Legacy who share with us the great work they do in supporting the Defence community and encourage you to show your support throughout Legacy Week in September.

On behalf of the board, we would like to thank you for your on-going support throughout this financial year and look forward to continuing to provide you with modern banking products for many more years to come.



John Brooks Chairman

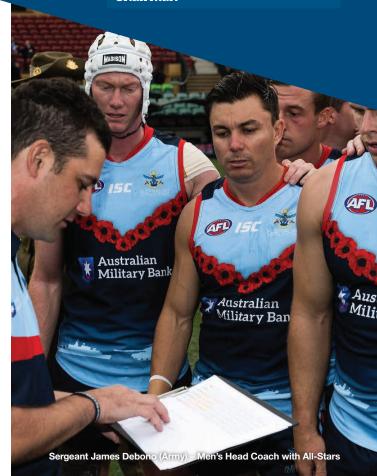
ADFAR Australian Defence Force Aussie Rules

Each year the Men's All-Star Team takes part in the annual ANZAC Challenge against the 'Combined National Emergency Services Aces'.

The Men's All-Stars side comprises of standout performers from the National Carnival – which is made up of teams representing Navy, Army and Air-Force personnel.

On April 26th, the Men's All-Stars competed in the ANZAC Challenge at Adelaide Oval. The match was the curtain raiser for the AFL ANZAC Round clash between Port Adelaide and North Melbourne. In what was a competitive affair, the **ADF Aussie Rules** All-Stars went down to the Australian Combined Emergency Services Aces 10.12.72 to 7.3.45.

Australian Military Bank is a proud supporter of the Men's All-Star Team as well as the ADFAR National Carnival; which boasts both male and female participation across Navy, Army and Air-Force personnel.



60 Years – Our Story

We've been helping the Australian Defence community make the most of their money since 1959. As Australia's longest serving Defence financial institution, we appreciate the unique aspects of life in the Defence.

Here are a few key milestones over the past 60 years:



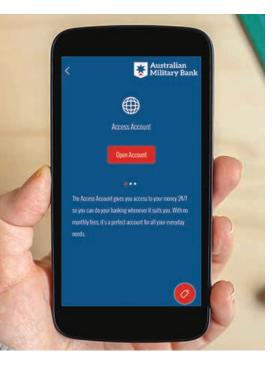
- 1959 Founded as the Navy (Civil Staff) Co-op. Ltd (NSW) with 160 members.
- 1971 Expansion of memberships to civilian employees, Army and RAAF in NSW.
- 1975 Membership extended nationally to all serving Navy members. Name was changed to Navy Defence Credit Union.
- 1983 Name changed to Australian Defence Credit Union (ADCU), after the transfer of operations of the Army Defence (NSW) Credit Union.
- 2000 Expansion into ten RAAF Bases.
- 2014 Launch of RSL Money.
- 2015 Name changed to Australian Military Bank and launched Military Rewards Account.
- 2017 Reselected by Department of Defence as a DHOAS Home Loan Provider.
- 2018 Launch of new Core Banking and Digital Banking offerings.
- 2019 Achieved \$160,000 of charity donations via Military Rewards Account.



HOW CAN MEMBERS GET INVOLVED?

Keep a look out on our website, social channels and at your local branch.

Digital – Enhancements



In a busy world, the ability to do things online is priceless. At Australian Military Bank, we're keen to ensure you can bank at a time convenient for you. You can now complete most of your banking online, such as:

How can I open an account online?

You can now open an account online in both Internet and Mobile Banking. You can do this via the 'Apply' menu. It should take you no more than 10 minutes.

What accounts can I open via online banking?

- Everyday Transactions Account
- Savings Account
- Term Deposit
- DHOAS Home Loans/ Home Loans
- Personal loans
- Credit Cards

What do I need to open an account online?

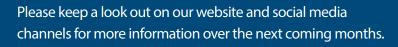
We already have most of your member information. All we need you to do is fill in some additional questions. It's that easy!

When can I begin transacting/operating this account?

You can begin transacting on your new deposit account immediately – after an initial deposit of course. Great thing with our digital application process is, you can also order a new Debit/Visa card immediately.









Military Rewards Charity in Profile: Legacy



Our charity partner, Legacy, provides services to Australian families suffering after the injury or death of a spouse or parent, during or after their Defence Force service.

Suzi and daughter Madison were supported by Legacy after the sudden passing of husband and father Mark. Mark, a 20-year RAAF veteran, completed his initial training in Adelaide and experienced postings in Wagga, Darwin, Townsville and Tindal. He also completed two deployments in the Middle East.

Suzi and Madison had been immediately contacted by Max from Legacy Northern Territory and were assisted legally, financially and emotionally for what was an extremely difficult period. Through the Legacy network, Suzi has since been connected with other Defence widows through annual Mother's Day and Christmas luncheons.

Suzi and Madison are two of tens of thousands of beneficiaries which are currently cared for by Legacy. The Bank and you, our members, have donated over \$54,000 to Legacy in support of the fantastic work they do in the Defence Community. Visit our website at **australianmilitarybank.com.au/mra** to find out how.

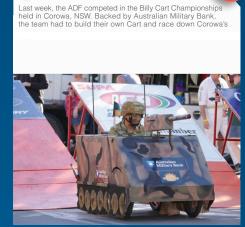


Australian Military Bank ⊘ 1 May · ᢙ

Supporting the Defence Community







I would like to say a big thank you to Stacey from SA for helping with our DHOAS loan question and initial banking question. I have banked with the Aust Military Bank for approx 40 years and have found them to be honest, helpful and when you need a friendly ear they will listen and help you solve your banking problem.

Joy Newman

Military Bank

Australian