

Corporate Profile

The Community Mutual Group is the name used to describe three regional Credit Union brands that have combined to form a strong, regionally based financial institution that retains the unique local decision making and community involvement that sets regional Credit Unions apart from our larger banking competitors.

In the New England and North West regions, The Community Mutual Group trades as **New England Mutual**. In the Orana and Central West regions we trade as **Orana Mutual**. Similarly, in the Hunter Valley, our trading name is **Hunter Mutual**.

By combining our resources in this manner we have been able to retain our commitment to providing friendly, local service while achieving cost savings in “non-member facing” activities such as Accounting & Finance, Human Resources, Information Technology and Marketing. These cost savings allow us to continue providing our members with quality products and services and a significant network of branches and agencies throughout regional NSW.

The Community Mutual Group is one of the leading providers of financial services in the areas in which we operate. We are the largest inland community Credit Union in Australia with a member base of approximately 70,000 members and an asset base of almost \$1 billion.

Our organisational purpose is to provide our members with Trusted Community Banking. We employ local people who are empowered to make local decisions, we offer high quality customer service, treat people as individuals and are proud of our involvement in our local communities. The Community Mutual Group is totally committed to the financial well being of our members, who receive superior customer service and have access to a full range of quality, competitively priced financial products and services.

Membership of The Community Mutual Group has many benefits, one of which is an entitlement as a shareholder to an equal say in the running of the Credit Union. Members of The Community Mutual Group have the democratic right to vote at Annual General Meetings and participate in the election of the Board of Directors. Our members are much more than just a number. They are treated with dignity and respect, because after all they are a part-owner of the Credit Union.

History

The Community Mutual Group was adopted as a trading name of New England Credit Union Ltd in January 2010 following the merger of New England Credit Union and Orana Credit Union in 2008 and a subsequent merger with Hunter Mutual in 2010. The new name was developed as a way to refer to the group of regional Credit Union brands that operate across the New England, North West, Central West, Orana and Hunter Valley regions of New South Wales.

Locations

There are now 28 branches and 4 agencies of The Community Mutual Group located in an area that stretches from Singleton in the South to Tenterfield in the North and from Walcha in the East to Cobar in the West. Access to The Community Mutual Group is also available through the national network of ATMs and EFTPOS terminals, through Swift Access telephone banking and Web Access internet banking.

Our local Telephone Service Centre, equipped with state of the art technology, is available from 8.00am until 6.00pm Monday to Friday and from 8.30am until 12 noon on Saturdays. The friendly staff in the call centre can attend to all account enquiries and funds transfers, and are also able to take loan applications and enquiries.

Cities and towns where The Community Mutual Group provides face to face banking services include Armidale, Ashford, Barraba, Bingara, Bundarra, Glen Innes, Guyra, Inverell, Manilla, Moree, Mungindi, Nundle, Quirindi, Tamworth, Tenterfield, University of New England, Uralla, Walcha, Warialda & Werris Creek (New England Mutual), Cobar, Coonabarabran, Dubbo, Narromine & Trangie (Orana Mutual) and Aberdeen, Denman, Merriwa, Murrurundi, Muswellbrook, Scone and Singleton (Hunter Mutual).

Our Values

Everything we do is underpinned by our core values: flexible; supportive; approachable; friendly.

Our values are embedded in our organisation and form the basis of our business planning, recruitment processes; training and leadership development. Our employees proudly provide quality service to our members in a flexible, honest, fair and caring manner, demonstrating our commitment to our members.

the
community mutual
group

Hunter Mutual . New England Mutual . Orana Mutual

