

# THE SIREN

JULY 2017

A newsletter for members of  
**Firefighters Mutual Bank**

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## Have your details changed?

Call us on **1800 800 225**  
or you can update your details  
in Internet Banking.

 **Firefighters  
Mutual Bank**  
Serving those who protect

## Welcome

Dear Members,

Welcome to the latest edition of The Siren, our first newsletter as Firefighters Mutual Bank.

The past seven months has been a very exciting one for Firefighters Mutual Bank as we transitioned from Fire Brigades Employees' Credit Union to our new structure as part of Teachers Mutual Bank Limited. On behalf of everyone we would like to thank you for your patience and understanding during the merger.

We are pleased to report that since the merger, the uptake of new products and services from our membership has been wonderful. In particular the new Mobile banking app has proved very popular, as have the new options available in Fixed Rate Home Loans and the Credit card facility. Members have also been appreciative of the new options available for both borrowing and deposit accounts.

Mutual banking provides us with a great opportunity to reinvest within the business to keep up with the latest technology. The recent introduction of Apple Pay and Android Pay™ is a great example of this.

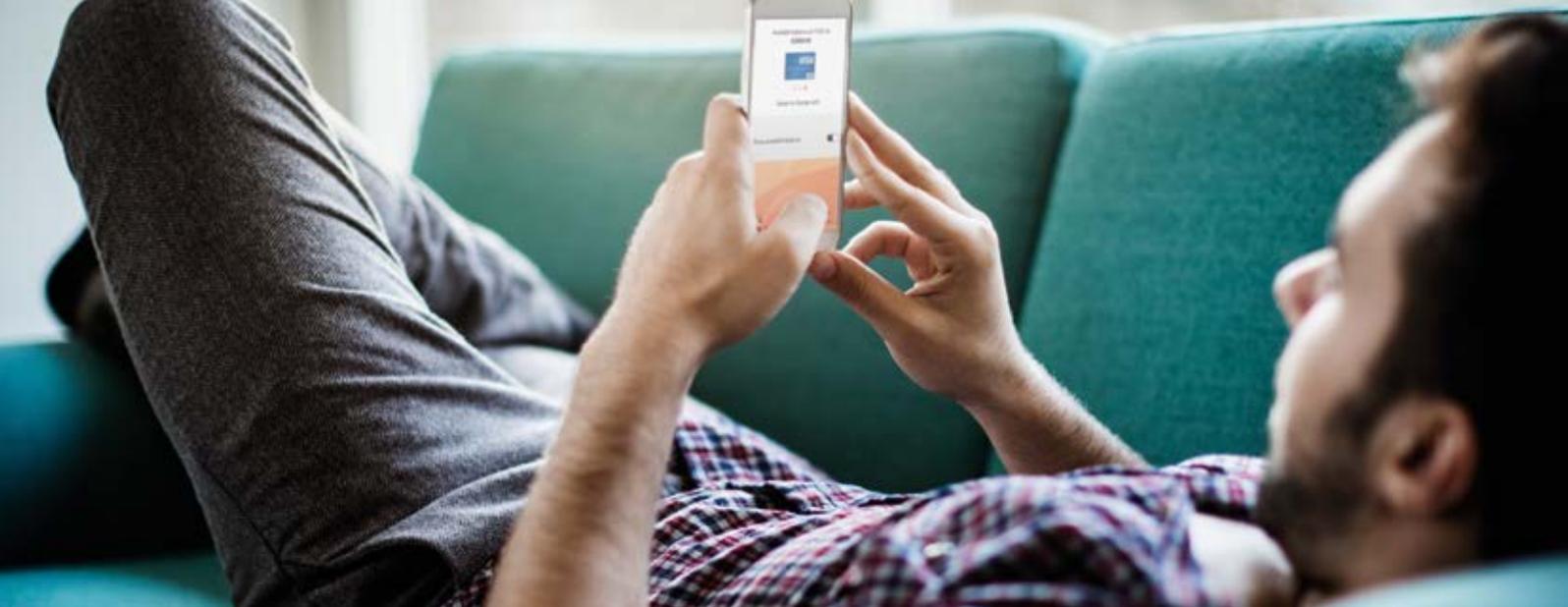
I'd like to welcome Jade Coleman our new Business Relationship Manager at Firefighters Mutual Bank. Jade has established a fire station visitation program to enable us to give you convenient access to the bank in the workplace. She will be able to assist you with your banking needs and provide assistance in applying for products and opening accounts.

You can now call and chat to our team at more times than ever before. Our Contact Centre is open 8am to 7pm, weekdays and 9am to 3pm, Saturday.

While our name may have changed, our philosophy hasn't. We remain committed to meeting you and your family's financial needs at every stage in life. We hope you enjoy this edition and we look forward to sharing more news with you in our November edition of The Siren.



Yours sincerely  
**Jim O'Connell,**  
General Manager



# New name, new products

## Credit card

Our Credit card<sup>1</sup> has a great range of features, including a low introductory rate of just 7.90%pa<sup>2</sup> for the first six months. With no annual fee, no application fee and up to 55 days interest free on purchases, Firefighters Mutual Bank Credit card could offer you a great solution for consolidating more expensive credit card debt, helping you book a dream holiday or simply for everyday use and shopping online.

## Home loan

Whether you're buying your first home, upgrading or refinancing, we've introduced a fixed rate home loan<sup>1</sup> alongside our wide range of variable rate home loans, giving you more options when buying your home. To find out more, visit [fmbank.com.au](http://fmbank.com.au).

## Mobile banking

For a better banking experience, download our free mobile banking<sup>3</sup> app from the Apple App Store (for Apple devices) or Google Play (for Android devices).

With the new app, you can access your accounts anywhere, anytime quickly and easily.<sup>4</sup>

Once the app is downloaded, simply register your device using your internet banking access code. It's that easy to get started. If you're not registered for internet banking, please contact us.



## More ways to pay

Now you can enjoy all the benefits of Firefighters Mutual Bank Visa Debit or Visa Credit card with Apple Pay<sup>5</sup>, Android Pay<sup>6</sup> and Samsung Pay<sup>7</sup>. It's simple to use and works with the devices you use every day. Your card information is secure because it isn't stored on your device or shared when you pay. Paying in stores and on the web has never been easier, safer or more secure.

To find out more visit [fmbank.com.au/mobile-wallet](http://fmbank.com.au/mobile-wallet)

1. Fees and charges and lending criteria apply. Consumer Lending terms and conditions available online or from any of our offices. Credit Card terms and conditions available online or from any of our offices. 2. Introductory interest rate for new cardholders. At the end of 6 months the interest rate reverts to the standard ongoing interest rate. 3. You should consider whether this service is appropriate for you before acquiring it. For additional information on security please refer to our Security Guide for electronic transactions available online. Access is subject to availability and maintenance. We test mobile banking to ensure compatibility with the majority of popular devices used by members but cannot guarantee that it will be compatible with all devices and operating systems. We do not charge you for accessing your accounts using your mobile. Internet data charges and call charges may be incurred through your mobile service provider – check with your Internet Service Provider or mobile phone service provider for more details. A 3G or Wi-Fi connection is needed for the mobile banking and map features. 4. Subject to system availability. 5. **Apple Pay** – You should consider whether this service is appropriate for you before acquiring it. Terms and conditions apply to the use of Apple Pay and Teachers Mutual Bank Mobile Wallet and are available on our website. Access to the system is subject to availability and maintenance. We do not charge a fee to allow you to use your Visa card in Apple Pay™. Internet data charges may be incurred through your mobile service provider – check with your Internet Service Provider for more details. Apple, the Apple logo, Apple Pay, Apple Watch, iPad and iPhone are trademarks of Apple Inc, registered in the U.S. and other countries. Apple Pay works with iPhone 6 and later in stores, apps and websites in Safari; with Apple Watch in stores and apps, with iPad Pro, iPad Air 2 and iPad mini 3 and later in apps and websites; and with Mac in Safari with an Apple Pay enabled iPhone 6 or later or Apple Watch. For a list of compatible Apple Pay devices, see <https://support.apple.com/da-dk/km207105>. 6. **Android Pay** – You should consider whether this service is appropriate for you before acquiring it. Terms and conditions apply to the use of Android Pay™ and Teachers Mutual Bank Mobile Wallet and are available on our website. Smart phone must be NFC (Near Field Communication) enabled and running KitKat 4.4 and above. Access to the system is subject to availability and maintenance. We do not charge a fee to allow you to use your Visa card in Android Pay™. Internet data charges may be incurred through your mobile service provider – check with your Internet Service Provider for more details. Android, Android Pay™ and Android logo are trademarks of Google Inc. 7. **Samsung Pay** – You should consider whether this service is appropriate for you before acquiring it. Terms and conditions apply to the use of Samsung Pay and Teachers Mutual Bank Mobile Wallet and are available on our website. Access to the system is subject to availability and maintenance. We do not charge a fee to allow you to use your Visa card in Samsung Pay. Internet data charges may be incurred through your mobile service provider – check with your Internet Service Provider for more details. For more information and a list of compatible Samsung Pay devices visit [fmbank.com.au/samsungpay](http://fmbank.com.au/samsungpay). Android, the Android logo, Google Play and the Google Play logo are trademarks of Google Inc. Apple, the Apple logo, Apple Watch, iPad and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.



# Win free fuel to the value of \$2,500\*



## JUST THINK OF ALL THE PLACES YOU COULD GO. GET ALLIANZ MOTOR INSURANCE.

Take out Allianz Comprehensive Motor Insurance through Firefighters Mutual Bank by 28 July 2017 for your chance to win free fuel to the value of \$2,500.\* You could be one of 10 lucky winners to win. Each winner will receive a Fuel Cash Card to the value of \$2,500.

### Comprehensive Motor insurance benefits for members

- 12 months' standard Roadside Assistance<sup>10</sup>
- Reduce your premium by increasing your excess<sup>8</sup>
- Up to 10% Safe Driver Discount for eligible drivers<sup>9, 11</sup>

For a quote call us on **1800 800 225** 8am to 7pm, weekdays and 9am to 3pm, Saturday or go to **fmbank.com.au**. Plus, when you buy online you'll also receive a discount of up to 10%.<sup>8,9</sup>

**Hurry, competition closes 28 July 2017.**

The Bank arranges this insurance as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 (Allianz). The Bank acts as an agent for Allianz and not your agent. Neither Teachers Mutual Bank Limited nor Allianz provide advice based on any consideration of your objectives, financial situation or needs. To decide if it is right for you please carefully read the relevant product disclosure statement, available online or by contacting us. If you purchase this insurance, the Bank will receive a commission that is a percentage of the premium depending on the product. We also have an arrangement with a subsidiary company of Allianz to provide marketing, administrative and support services relating to Allianz insurance products in return for a share of aggregate profits from insurance policies (including CCI policies) issued by Allianz that we arrange. Ask us for more details before we provide you with any services on this product.

\*Competition runs from 29/05/17 – 28/07/17. Prize is drawn on 02/08/17 at Anisimoff Legal, Suite 5, Erina Plaza, 210 Central Coast Highway, Erina, NSW, 2250. The winners names published in The Australian on 05/08/17. Authorised under NSW Permit No: LTPS/17/13353, ACT Permit No: TP17/00729, SA Licence No: T17/677. Promotion terms and conditions available at [allianz.com.au/prize](http://allianz.com.au/prize). Promoter is Allianz. **8. Minimum premiums** – Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts are available at the time of publication and are subject to change without notice. Discounts may not be applied to the premium for optional covers. **9. Save up to 10% when you buy online** – Any online discounts offered are applied to our standard rates (excluding optional covers) and are for the first years premium only (unless stated otherwise). Safe driver discount is available for eligible drivers. Other discounts may apply to insurance purchased via other methods. **10. 12 months' standard Roadside Assistance** – Offer valid for new Allianz comprehensive car insurance policies. 12 months' standard Roadside Assistance membership is provided by AWP Australia Pty Ltd, trading as Allianz Global Assistance ABN 52 097 227 177 AFSL 245631. Full terms and conditions available at [allianz.com.au/roadside](http://allianz.com.au/roadside) **11. Safe Driver Discount for eligible drivers** – Applies to new comprehensive Motor Insurance policies only and does not apply to Third Party Fire & Theft and Third Party Property Damage policies. To be eligible for a safe driver discount the rateable driver must be 30 years of age or over; the insured (owner) must have held a maximum no claim bonus for the last five consecutive years; and all other nominated drivers have had no at fault claims for the last five years.



## 3 minutes with...

### Jade Coleman

Business Relationship Manager

#### Describe your role in one sentence

I'm a mobile business relationship manager, which means I'm on the road every day, meeting with the fire and rescue community and talking to them about how we can make banking easier for them.

#### Why did you want to work at Firefighters Mutual Bank?

I love being on the road and meeting people face-to-face. But more than that, I get to meet people who spend their days fighting fires and saving lives. It's both humbling and inspiring.

#### What is the best part of your job?

I get to visit fire stations and talk to real life heroes. No day is ever the same.

#### My proudest achievement at work was...

Recently being involved in a recruitment video for the bank that was filmed at Fox Studios.

#### Sometimes people think I am...

Loud and over-excited!

#### Right now I want to...

Get started on building my new home.

#### If I could go back 10 years and meet my former self I'd tell them...

You can do anything you put your mind to.

#### If I could meet my future self I'd expect them to be...

Enjoying life and proud of what's been achieved both professionally and personally.

#### What makes you smile?

My family and friends – and of course my dog, Lola.

### IMPORTANT NOTE ABOUT YOUR END OF FINANCIAL YEAR INTEREST

Your June 2017 financial statement includes details on any interest earned and/or paid on your Firefighters Mutual Bank accounts from 1 November 2016 to 30 June 2017.

For details on interest for the period 1 July 2016 to 31 Oct 2016 you will need to refer to your 31 October 2016 statement from Fire Brigades Employees' Credit Union (either the printed statement or via internet banking). Please call us on **1800 800 225** if you have any questions.

Need more information? We're here to help

**1800 800 225**

8am to 7pm, weekdays and 9am to 3pm, Saturdays

**contactus@fmbank.com.au**

**fmbank.com.au**

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