



**MembersEquity  
Bank**

# UpdateME



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## Offering a better banking alternative

Over the past year, Members Equity Bank (ME) has continued to offer you a better banking alternative.

In October 2007 we opened our first branch, on Queen Street in Melbourne. We continued this progress in August 2008 with the opening of our Queensland Branch on George Street in the Brisbane CBD.

We are now also excited about the two new ACT branches which are scheduled to open in the Canberra region early in the New Year. The opening of these branches is an important development for Members Equity Bank, providing our customers with greater banking access, convenience and an opportunity to meet face-to-face with ME staff.

We are also pleased to help provide first home owners with an additional boost with the recent launch of the Members Equity Bank First Home Saver Account. Our First Home Saver Account has been highly commended by several financial commentators and can help set you in the right direction toward achieving your goal of home ownership, faster.

More recently, our high level of customer service was recognised by our customers, with the announcement of *AFR Smart Investor's* SMILES Awards. Members Equity Bank was awarded the "Highest Polling Home Lender" in Australia, which is a strong reflection of our customer satisfaction results.

This award provides further recognition of the unparalleled service our customers receive and is testament to the excellence, professionalism and integrity embodied by our customer-facing, operational support and all staff who contribute to our customers' experience.

Despite the ever-changing movement in the global financial market, Members Equity Bank remains in a strong financial position and we are proud of our competitiveness across our full range of products.

Our interest rates are well below the major banks on our Super Member Standard Variable Home Loan and credit card, and well above them on our savings and deposit accounts. In addition, the announcement by the Australian Government regarding the guarantee on deposits applies to your deposits in Members Equity Bank.\*

We are committed to providing our customers with straightforward, transparent and fair banking products that deliver great value and our customers can have every confidence in the future of their bank.

Thank you for your continued support. We look forward to sharing the success of the future.

We wish you all the best for the holiday season.

\*Up to \$1 million deposit is guaranteed under the Australian Government's Financial Claims Scheme and this guarantee is free.

## Customer service champs

ME is very proud to be recognised as the "Highest Polling Home Lender" in the *AFR Smart Investor* SMILES Awards for its outstanding customer service, as voted by you, our customers.

The SMILES survey aims to discover which financial services organisations are providing customers with the best experiences. Over 2,000 readers of the *AFR Smart Investor* magazine were surveyed, rating customer satisfaction received from their providers across eight categories.

The criteria are based on value for money, fees and charges, customer service, information and investment returns (for superannuation and managed funds).

This recognition validates ME's long-term commitment to delivering fairly priced, transparent products with the highest level of genuine service. ME prides itself on its local, in-house National Customer Contact Centre and mobile banking sales force around the country. Front line staff are highly trained as ME understands modern families require convenient, high quality service. In today's world, where technology is levelling the playing field, great customer service is one of the few ways ME seeks to distinguish itself.

Every one of our staff members strives to be a service champion and endeavours to practice our strong customer service ethos at every level of the organisation - to put our customers' needs first.



## Three new Members Equity Bank branches

Building on recent customer service award-winning efforts, ME is striving to make your banking even easier, more enjoyable and rewarding by opening three new branches in the New Year.

Two branches will be located in Gungahlin and Tuggeranong in ACT, opening during February 2009, whilst a second Melbourne branch will be opening in QV Shopping Centre on Lonsdale Street in April 2009.

Customers will be able to open accounts and apply for home loans, personal loans and credit cards. Branch staff will also be able to accept cheque deposits and issue bank cheques to existing customers.

Financial Planning (IFFP) and Business Banking specialists will also be available by appointment. Online banking kiosks will be provided at the branches for customers who choose to do their banking electronically.

An external ATM will be available at each site, with cash withdrawal and balance enquiry facilities.

We look forward to seeing you at one of our new branches soon.

## ME renews sponsorship with Fremantle Dockers



**FREMANTLE**  
FOOTBALL CLUB

Members Equity Bank renewed its commitment to the Fremantle Dockers recently when National Advertising and Sponsorship Manager, Paul Kelly, joined Docker's CEO, Steve Rosich, to make the announcement.

Announced at a media conference, Members Equity Bank will continue as balls and shorts sponsor through to 2011 and will receive signage behind each goal area.

Paul Kelly emphasised the importance community plays in all sponsorship commitments by the Bank.

"It's about brand awareness and community. We do a lot of community work with the Fremantle Dockers. For us it's not about winning flags; it's about a good product that shares the same values as ME".

Kelly also emphasised the importance of partnership at the media conference.

"Members Equity Bank and Fremantle Football Club have had a strong partnership for three years now. We look forward to working closely with the Fremantle Football Club and continuing our support for many years to come", Kelly said.

## Helping you save for your first home

ME is excited about helping first home buyers by supporting the Australian Government's new initiative and offering the Members Equity Bank First Home Saver Account.

The First Home Saver Account (FHSA) provides a simple way for Australians to save for their home with the help of Government contributions and low taxes.

ME's FHSA stands apart from similar products offered by other financial institutions and is considered to be one of the best products of its type on the market, as recently described by The Barefoot Investor.<sup>^</sup>

So if you're thinking about saving for your first home, the Members Equity Bank FHSA can help you get there faster.

- > Earn a high 8.00% p.a.\* on every dollar
- > No account keeping fees
- > No minimum monthly balance required
- > Boost your savings with an extra 17.00% p.a. contribution from the Government (based on your contributions of up to \$5,000 each financial year)
- > Contributions will be tax free
- > Investment earnings (or interest) will be taxed at 15%

Further enquiries can be directed to our friendly customer service staff at **1300 654 998** or more information can be viewed at [www.membersequitybank.com.au/firsthomesaver](http://www.membersequitybank.com.au/firsthomesaver)

\*Interest rate is fixed until 28/02/09. After 28/02/09, the interest rate reverts to the standard variable FHSA interest rate and is subject to change. The 17.00% p.a. Government contributions are based on your contributions in a financial year. The maximum Government contribution in a year is currently \$850. To obtain a copy of the Product Disclosure Statement (PDS) for the Members Equity Bank First Home Saver Account, please call us on 1300 654 998. You should consider the PDS in deciding whether to acquire, or continue to hold, a Members Equity Bank FHSA. This information is of a general nature only and you should consider the appropriateness of the information having regard to your own objectives, financial situation and needs. For further information about First Home Saver Accounts generally you may wish to visit the ATO website [www.ato.gov.au](http://www.ato.gov.au) or the ASIC website [www.fido.gov.au](http://www.fido.gov.au) AFS Licence 229500.

<sup>^</sup>Pape S, 2008, Home Saver a Saviour, *Daily Telegraph*, 4 October.

## Gold, Gold, Gold for ME

Members Equity Bank has taken Gold Awards for Best First Home Saver Account, Best Investment Account (InterestME) and Cheapest Personal Loan in *Money* magazine's Best of the Best 2009 awards, an annual review and rating of more than 18,000 financial products available to Australian consumers.

Members Equity Bank was also in the top three finalists for Best Online Savings Account, Cheapest Credit Card and Best Flexible Home Loan in these prestigious Best of the Best 2009 awards.

Members Equity Bank is particularly gratified to have received the inaugural Gold Award for its First Home Saver Account and is even more delighted that the Bank can help working Australians manage their finances at a lower cost and with better service.

These awards confirm that ME's business practices, management, personnel and operational strategies continue to deliver real value to its customers in spite of ongoing market volatility.

## Planning to retire?

Part of the Members Equity Group of companies, IRIS - Retirement and Income Stream Specialists offers high quality, low fee, no commission retirement products.

IRIS has been offering competitive retirement products for over five years and currently manages more than \$1 billion for its members.

IRIS is the pension/income stream manager of choice for many Industry Super Funds offering:

- > no entry or exit fees and low ongoing management fees<sup>1</sup>
- > Transition to Retirement option
- > no commissions paid to advisers
- > a history of strong investment returns<sup>2</sup>
- > ten investment options to choose from
- > high quality, personal customer service (when you call IRIS you will talk to a 'real person' not a machine)
- > online account access

For more information on IRIS Super Income Streams, or to obtain a copy of the Product Disclosure Statement and application form:

IRIS Customer Service: **1300 367 485**  
Email: [admin@retirewithiris.com.au](mailto:admin@retirewithiris.com.au)  
Website: [retirewithiris.com.au](http://retirewithiris.com.au)

<sup>1</sup> Transaction costs do apply

<sup>2</sup> Past performance is not a reliable indicator of future performance. The value of investments can rise or fall. You can view IRIS's past performance at [retirewithiris.com.au](http://retirewithiris.com.au).

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## The faces of ME

*The Faces of ME series gives you the opportunity to meet just some of the people behind your Members Equity Bank experience and see what drives them to excel.*

Chris Pereira, Mobile Banking Manager (Vic), first hit the road with Members Equity Bank more than five years ago. He can often be found conducting worksite presentations, building relationships at events or seeing customers in their home or workplace to assist with individually tailored banking solutions.

Chris's dedication to working with customers to help them fulfill their financial goals makes him the perfect candidate for the job. He often goes the extra mile for customers, more recently having jumped through hoops to achieve a positive outcome for a customer whose initial scenario was not serviceable.

An additional driver for Chris's motivated approach is the ownership structure of the Bank. "It is a rare set up – there is no other bank like it", said Chris. "Many of our customers are members of leading super funds, many of which are stakeholders in Members Equity Bank\*. As a result, profits earned by the Bank provide a return on investment for these funds and their members. You don't even have to be a member of these funds or unions to gain the benefit of our great products and great value. Our success means your success."

*\*Members Equity Bank is owned by 37 leading superannuation funds.*

## DIY Banking

ME's Phone and Internet banking services have seen rapid usage growth in the last twelve months.

More and more customers are coming to rely on the use of Phone and Internet banking as the main, if not the only way they do their banking.

Over 10,000 new ME customers have registered for Phone and Internet banking services and have discovered how easy and convenient it is to do banking this way.

Phone and Internet banking enables you to:

- > transfer money between your ME accounts
- > transfer money to any other account in Australia
- > check your balances and review your transactions
- > pay your bills using BPAY
- > receive and view your bills online

Call ME on **1300 654 998** today to register for Phone and Internet banking. Once you've tried it and discovered how easy and convenient it is, you won't want to do your banking any other way!

## Members Equity Bank holiday season contact hours

ME wishes its customers a very safe, festive and joyful holiday season. This is a wonderful opportunity to reignite friendships, spend time with loved ones and do the things that you enjoy.

It can also be a good time to take care of pending matters, which is why Members Equity Bank remains open for the season on all regular business days except the national public holidays, i.e. Christmas Day, Boxing Day and New Year's Day.

For your convenience our branches on Queen Street in Melbourne and George Street in Brisbane, as well as our National Customer Contact Centre, will be open on Saturday 27 December 2008 and Saturday 3 January 2009.

Our friendly, professional staff will be happy to help you and can be contacted on **1300 654 998**.

### For more information

Visit: [www.membersequitybank.com.au](http://www.membersequitybank.com.au)

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