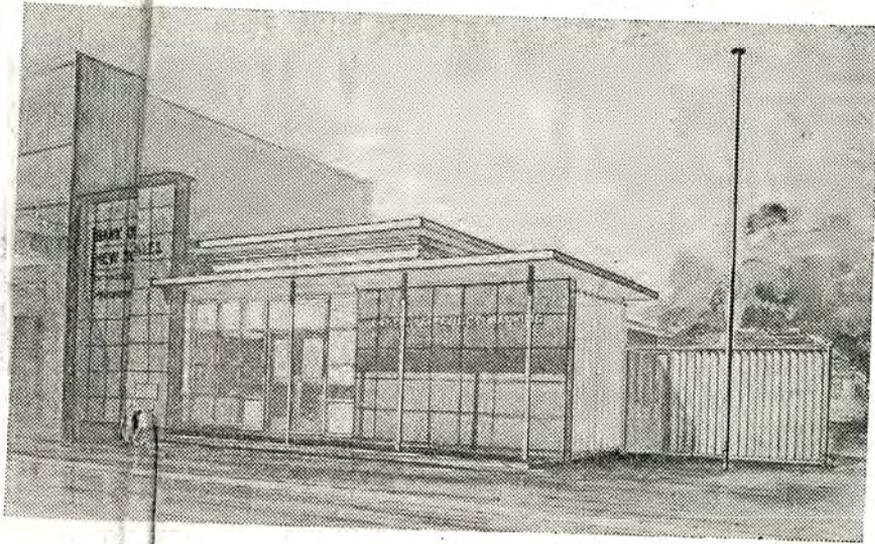


Opening of New Bank



The Vachope Branch of the Bank of New South Wales will open for business in its new premises on Monday next, 18th January. Mr. G. C. Arndell, Manager of the Branch, said yesterday that the staff will work throughout the week-end to effect the transfer from the old premises to the new site next door to the Wexley Council, and directly opposite the Post Office.

From: The Hastings
Shire Gazette
14/1/1960.

The building is a single storey brick construction of modern design.

Mr. Arndell said that clients and interested members of the public are invited to call in and inspect the new premises on Monday afternoon after 4.30 p.m.

"We are very proud of the building and will be pleased to welcome those interested to inspect the new premises," said Mr. Arndell.



HASTINGS LIBRARY
VACHOPE BRANCH

LSVF-BANKS
AND CREDIT
UNIONS - 18

A representative gathering attended an informal function on Monday afternoon to celebrate the opening of the new premises of the Bank of New South Wales at Wauchope. Amongst those present were Cr. Harrie Branson, President of Hastings Shire Council, members of the Council and district Urban Committees, managers of other local banks, representatives of civic bodies, and many of the town's businessmen and residents (accompanied by their ladies) of the district.

An official party from the Bank's Head Office travelled from Sydney to attend the function. The party comprised: Messrs. L. V. Wilson (Relieving Senior Executive Officer for the Northern Division of the Bank), W. A. Morris (Premises Inspector), A. A. S. Mackenzie (Public Relations Manager), and Mr. R. S. Hamilton, the Architect who planned the new building.

Mr. G. C. Arndell, Wauchope Branch Manager of the Bank, welcomed the guests at the gathering.

"We are delighted that so many of you came along today to join with us in this



Mr. A. A. S. Mackenzie,
Public Relations Manager,
Bank of N.S.W.

informal celebration of the opening of the new building.

"There is no need to tell you, of course, how pleased we were to open for business this morning in this modern structure.

"I am sure that customers and the public generally will appreciate the modern and convenient facilities these new premises will provide," said Mr. Arndell, who also expressed appre-



Mr. W. A. Morris,
Premises Inspector for
the Bank of N.S.W.

ciation to his staff for their assistance in the change-over at the weekend.

BRICK STRUCTURE

The new building, situated in High Street adjoining the Oxley County Council Building, and directly opposite the Post Office, is a single-storey structure of modern design.

Highlights of its attractive exterior are the imposing walls of lined cement render, painted siesta and white, on either side of the front entrance, which features the extensive use of framed glass panelling. A glazed terracotta tiled base-course gives a gracious finish to the frontal tonings.

MODERN INTERIOR

The interior layout is of modern styling providing for two tellers, an enquiry counter, and a separate office for the Manager. It is designed to provide ample space for the convenience of both customers and staff.

The ceiling is lined with special acoustical material to minimise noise, and the natural lighting is supplemented by fluorescent lights.

The floor is covered with grey and blue lino tiles and fittings throughout are of polished Queensland maple which are complimentary to a colour scheme of soft pastel shades.

The new building is planned to accommodate a staff of up to six with modern amenities.

LONG ASSOCIATION WITH WAUCHOPE

Mr. Wilson, who led the official party from Sydney, said that the Bank had a long and close association with Wauchope, extending over more than 30 years.

Unfortunately, it was forced to close the branch in 1942 in accordance with Government policy, and owing to Staff shortages when more than 70 per cent of the Bank's male staff were in the armed forces.

Mr. Wilson said that since re-opening, the progress of the branch was particularly satisfactory.

"Having thoroughly inspected the new building, we consider the long trip up from Sydney was well worthwhile," said Mr. Wilson.

"Not only are the premises an indication of the growth of our business here, but they also demonstrate the faith the 'Wales' has in the future development of Wauchope and district.

"However, it is not always clearly understood that the erection of the Bank's buildings is not financed by the deposits of its clients—the source of funds for bank lending to the public—but by capital and resources, the Bank's own money.

"It should therefore be realised that the erection of new buildings, such as this one, and renovations to existing structures, does not impair the Bank's ability to lend for worthwhile purposes," said Mr. Wilson.

From: The Hastings Shire
Gazette
21/01/60



HASTINGS LIBRARY
WAUCHOPE BRANCH

LSVF - BANKS

AND CREDIT

UNIONS - 17

From The Heritage Site
Cassette
03/10/15



Meet the Wauchope bank staff

Staff of the branch are mostly well known locals and many have worked at the branch for several years, all enjoying their work with the bank and look forward to greeting you in their new premises.

There are six full time and seven part time staff at present. Missing are: Liz Hinton Internal Relief. Liz is our internal relief officer and fills in for staff on holidays, etc. She is married with a son and her interests include touch football and golf. And Penny Williams Teller. Penny hails from Telegraph Point and is a part time teller. She has worked for the ANZ Bank on and off for several years and will soon be going on maternity leave.



GRAHAM GILLARD
Manager

Graham started his banking career with the bank in February 1961 when it was known as the ES and A Bank in Gunnedah. During his career he has seen service throughout the state and ACT. He was appointed to Wauchope in January 1986 and hopes to remain. Graham is treasurer of the Chamber of Commerce. He enjoys bowls.



CHRIS TROTTER
Personal Banking Officer

Christine joined the bank in 1973 and has worked in the local area since, only taking time out for a few years to have her family. The official title really means that Chris is available to assist any personal customers with lending or investment matters. Chris' interests include walking and gardening.



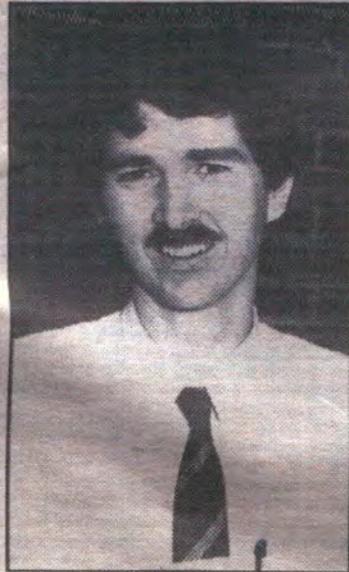
KATE DEBRECENY
Accountant

Kate is a local girl who grew up and completed her schooling in Wauchope and married into a Comboyne family. She has worked for the bank for eight years and was transferred to Wauchope from Coffs Harbour in February this year. Her interests include netball, archery and the local community.



JULIE SLATER
Ledger Examiner

Julie, another local girl, has been with the bank for three years and is our ledger examiner. Julie is a keen aerobics participant and loves to read.



KEVIN MISON
Manager's Assistant

Kevin is a new face in the branch, having been transferred to Wauchope in May this year from Tamworth as the manager's assistant.

Kevin and wife Deborah are settling well into the area and Kevin has started teaching for the Uniting Church's Sunday School.



JULIE HOWE
Teller/Term Deposit Clerk

Julie is a Taree girl but actually started work at the ANZ in Double Bay, Sydney in 1974. Homesick after two years, Julie transferred back to Taree for four years.

Then was transferred to Wauchope in 1980, where she has married and settled with her family. Julie's interests include walking and reading.



JANE JOHNSON
Security Clerk

Jane is an import from the old country and is currently our part time lending security clerk for a 12 month maternity relief period.

Jane, her husband and daughter live at Gannons Creek and are kept busy on their property and with house renovations.

LSVF-Banks and
Credit Unions-

14



HASTINGS LIBRARY
WAUCHOPE BRANC

Building suits the townscape

Richmond Dawson, the developers of the long standing ANZ Bank site have wholeheartedly adopted Hastings Municipal Council's policy to encourage a colonial character for Wauchope.

The new building has been specially designed by David Hanly Architects, of Port Macquarie, to have a character sympathetic with the traditional Wauchope streetscape and be suitable for banking purposes.

Situated at a visually prominent corner, the form and shape reflects the detailed consideration given to the architectural treatment of this new addition to the commercial centre of Wauchope.

Prior to undertaking the design for this project, the architects carried out a survey of nearby heritage buildings to ensure that the character created by the new building would be sympathetic with, and make a positive contribution to, the character of the town.

The use of small scale timber elements, particularly those in the awning fretwork, has enabled a warm human scale to be created to the new paved, colonnaded footpath around the building.

The exterior colour scheme was developed by the architects by combining the standard colours of building component in a manner to best suit the building's colonial character and that of the nature of the town.



HASTINGS LIBRARY
WAUCHOPE BRANC

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Banks & Credit

Unions - 13



ANZ Bank Opening of new premises

Building site steeped in history



ard home

MORE HISTORY: The ANZ Bank in its former glory. Although remodelled several times, this picture gives an indication of early Wauchope architecture.



HASTINGS LIBRARY
WAUCHOPE BRANCH



LCVF

Banks and Credit

Unions - 12

Bank renovates High Street premises

The National Australia Bank has undertaken major renovations of its Wauchope branch in High Street.

The Manager of the bank, Mr. Jeff Smyth, said the renovations have been greatly appreciated by staff and customers alike - particularly the air conditioning. Local tradespeople who participated in the renovations were Hastings Glass, Ian Clarke Carpenter, Kevin O'Dwyer and Hugh Usher.

Formerly the Commercial Banking Company of Eydneey Ltd., until the merger with the National Bank of Australasia in March, 1983, the Wauchope branch of the bank moved to the High Street site in 1958.

Credited as being the town's second bank (the first bank was the old A.J.S. which opened in a boot shop owned by James Warrell on the present site of the Hastings Hotel), the branch first occupied premises in Cameron Street.

Now known to all as Jacaranda House, the first CBC building was erected in 1888 and according to a Hastings Shire Gazette report in February, 1956 (when the Bank announced it had purchased land in High Street), it was mentioned the tender price of 750 pounds had been accepted by the AJS organisation for the work.

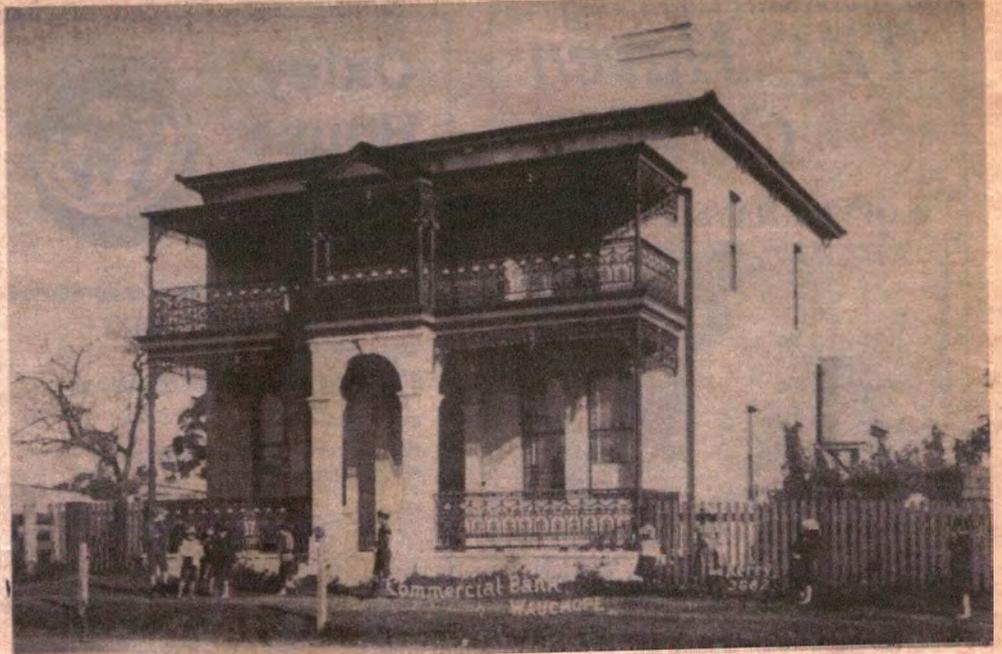
Local historian of the day, Arthur Mackay, had a newspaper clipping in his possession which said a Mr. Smythe was the builder.

The Wauchope Historical records reveal the AJS closed its doors in Wauchope on the 5th April, 1897 and it appears likely this was when the lease of the property terminated.

The Bank's Board of Directors had, seven years earlier, accepted an offer of Thomas Wallace and approved leasing on the 28th May, 1890 for 7 years, at 90 pounds P.A., with the right to renew for 3 years at 104 pounds P.A.

The Commercial Banking Company of Sydney Ltd., opened their Cameron Street, Wauchope doors on 1st April, 1906 in the premises originally occupied by the AJS Bank. The building was first leased for fifty eight pounds, ten shillings and in 1912, the bank purchased the property outright for one thousand four hundred and seven pounds.

Customers of the AJS mentioned by the Hastings Shire Gazette in February, 1956 included the pioneering Wauchope names of Landrigan, Lindsay, Andrews, Bain, Campbell,



Wauchope's first bank building, erected in 1888. Now known as Jacaranda House the building is the home of Mr. and Mrs. Neils Brown Snr.

Secombe and Suters. These folk would have been among the early acquaintances of the CBC's first local manager, Mr. C. E. Osborne.

He controlled the bank's destinies at the Cameron Street headquarters until sometime in 1908 and was followed by W. D. Readett (1908/1910), J. H. McDonald (1910/1917), E. H. Hart (1917/1930), J. Murray (1930/1933), R. E. H. Turner (1933/1935), J. L. S. Robertson (1935/1936) and W. K. Campbell (1936/1949).

Mr. Bert Harding took over the management of the bank in 1949 and was therefore involved in the planning for the move to High Street.

Mr. Harding retired from the banks' services in 1957 and now resides at "Cranmore", 2/14 Range Street, Wauchope. He was also a personal acquaintance of W. D. Readett, whom he met at the Parramatta branch during 1912.

Mr. E. J. E. Watson followed Mr. Harding and it was he who opened the bank's new premises in High Street in 1958.

The Hastings Shire Gazette, at the time the intended move was announced, said the High Street building would be of very modern appearance and designed to provide for present and future requirements.

In August, 1958 the paper also announced the sale of the bank's Cameron Street building to Mr. Jack Sauzier.

The CBC's longest serving Wauchope manager, Mr. Bill Jack, attended to clients here between 1961 and 1975. He now resides in Port Macquarie.

Successive managers have been L. A. T. Kerr (1975/1977), D. E. Hosking (1977/1980), P. G. Abell (1980/1983) and Jeff Smyth.

It is appropriate that the Hastings Shire Gazette comment of 2nd February, 1956 should conclude this brief effusion for Colonial Week, 1984.

"The Commercial Banking Company (now National Australia) is to be congratulated, not only upon their foresight into the future, but upon their faith in the steady progress of this grand district."

Washing made easy



HASTINGS LIBRARY
WAUCHOPE BRANCH

From
1984 Colonial Week
Supplement



LCVF
Banks and Credit
Unions - 10

BANKS:

REFERENCE:

R994.42 WAU.

The Commercial Banking Company of Sydney opened a branch at Wauchope, continued there until new premises built (now Jacaranda House).

CBC Bank 1906 - opened for business in old AJS building - leased for £58 0 shilling a year, 1912 the bank purchased it for £1407. 1958 moved to High Street, Cameron Street premises were sold to Mr. Jack Sauzier, prop. Contract Moters, who remodelled the building and occupied top floor - leasing the bank Chamber to Jones and Berry & Co (stock and station agents). 1976 Neils Brown bought the building restoring it to its original appearance and character. He and his wife renamed it the Jacaranda House, after a huge jacaranda tree growing at the rear.



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WAUCHOPE BRANCH

Banke 2

LCVF

Banks and Credit Unions-5

Banker proved local opinion wrong

The ANZ Bank in Wauchope began in July 1915 as the London Bank of Australia.

It became a branch of the English, Scottish and Australian Bank when it merged with the London Bank in 1921.

The residents of the district were surprised to learn about the new bank in Wauchope, because a few months before, another bank had closed its branch in the town.

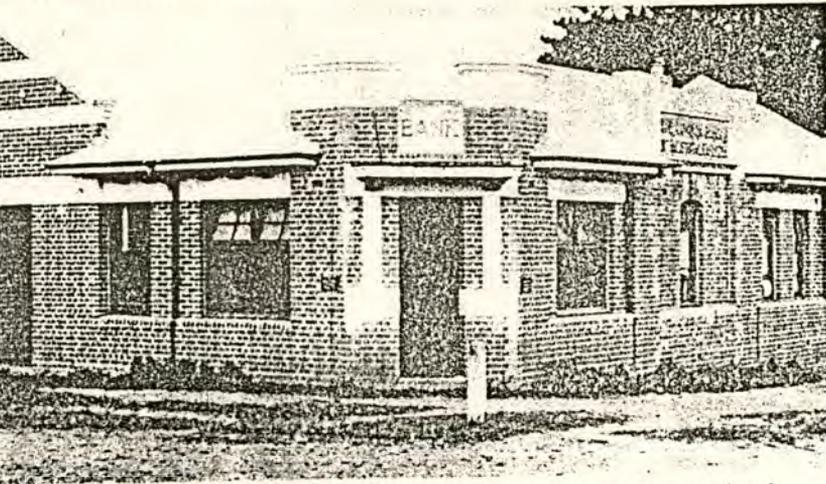
It was wartime and few people could visualise the future with any degree of certainty. Most people considered the new bank would have a difficult task to justify its establishment.

The new bank was managed by Mr. F. Catmore, whose confidence in the town's future helped to establish the Upper Hastings Co-operative Dairy Society as well as the bank.

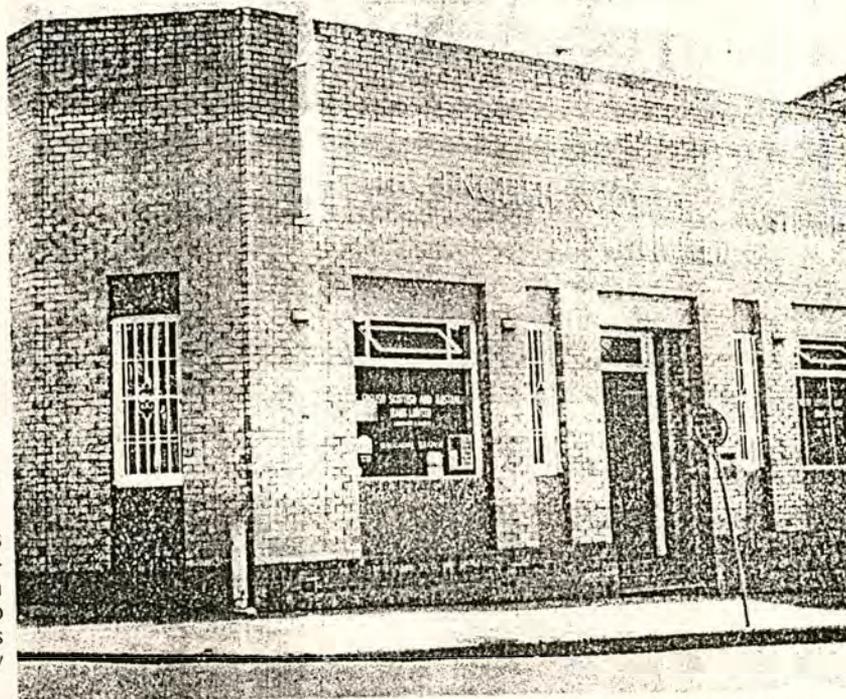
Banking operations for the first 12 months were carried out in a wooden building of one room adjoining a residence.

The bank grew rapidly and one year after the establishment of the branch plans were made for the building of premises.

The site of the bank on the corner of High and Hastings Street was chosen



The Wauchope premises of the London Bank of Australia, opening in 1917.



The London Bank merged with the E.S. and A. Bank in 1921 and these premises were built in 1941.

and, in September 1916, Mr. W. Southton, of Newcastle, started building the bank.

It was occupied on February 15, 1917, and vacated on February 15, 1941, to make way for a bigger building.

During the demolition and reconstruction of the

bank, temporary quarters were established in the School of Arts Building.

Mr. Catmore was manager until 1919 when he was replaced by Mr. W. R. Kelsall.

He remained until April 1928 and replaced by Mr. T. J. G. Thomas, who stayed for 10 years.

In 1938, Mr. B. M. Jordan was appointed as manager of the branch and it was during this period that the present bank building was erected.

The new block of buildings included a residence separate from the banking chamber.

The completed price of the building was more than 5000 pounds.

An agency of the London Bank was opened in the Beechwood School of Arts about 1917 and this was continued until 1935.

The ANZ Bank only opened a branch in Port Macquarie on October 26, 1970.

In 1915 Wauchope was the terminus of the North Coast Railway line.

Passengers alighted at Wauchope from the train and were either taken by car to towns further north and west or stayed the night in the limited accommodation at the two hotels and Harry Kyles' boarding house.

The town had only four definite streets and a few shops.

Beechwood in those days was a busy centre as all the upriver cream was brought there by horse van and then taken by boat down to Port Macquarie.

The timber industry was flourishing in 1915. thousands of sleepers were taken from the forests and shipped to Sydney.

The timber provided many families with a fair living while they cleared their land for dairying.

In 1915, motor cars were few and far between. Some of the early owners were Nicholas Cain, Bill Morcom, Jack Milligan, Tom

Wartlers, Bill Bailey, Edgar Jennings and Angus Hollis.



HASTINGS LIBRARY
WAUCHOPE BRANCH

THE A. J. S. BANK.—Mr. R. Selkirk, who has been appointed manager of the Australian Joint Stock Bank at Wauchope, arrived in Port Macquarie in the steamer Wellington on Wednesday last. Mr. Eddis, who has been acting-manager, informs us that although the lease of the premises in which the banking business is being carried out at Wauchope is only temporary, there is no likelihood of closing the branch without a thorough test of the support to be obtained, and this will take at least several years. There is every prospect of new premises being erected at Wauchope, so encouraging has been the patronage bestowed upon the new branch. From opinions formed somewhat hastily, we have every reason to believe that our friends at Wauchope will have a courteous and obliging manager in Mr. Selkirk.

ILLNESS OF THE SPEAKER.—On account of the Hon. J. H. Young, M.P., Speaker of the Legislative Assembly, taking suddenly ill on Tuesday night the House had to be adjourned.

November 14. 1888

AUSTRALIAN JOINT STOCK BANK

Wauchope Branch.

THE BANK DISCOUNTS BILLS, grants Cash Credits, makes ADVANCES on Approved Security, allows interest at the *Highest Current Rate* on Fixed Deposits, negotiates produce bills and documents, issues Drafts or Letters of Credit on Branches and Agencies in the colonies and throughout the world, and transacts all usual banking business.

Deeds and other Documents held for safe custody without charge.

ROBERT SELKIRK,
Manager.

HASTINGS MUNICIPAL
LIBRARY
WAUCHOPE BRANCH

Banks

LCVF

Banks and Credit Unions - 1

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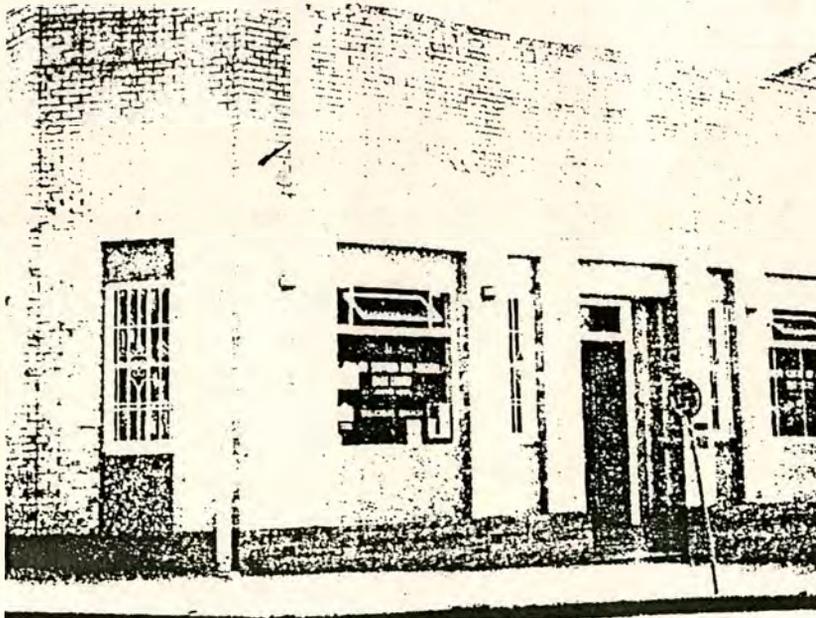
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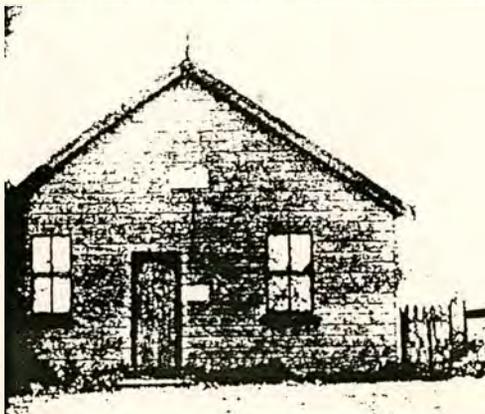
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Wartlers, Bill Bailey, Edgar Jennings and Angus Hollis.



Beechwood School of Arts, where an agency of the London Bank was operated from 1917-1935.



**HASTINGS LIBRARY
WAUCHOPE BRANCH**

Few + far between. Some of the early owners were Nicholas Carr, Bill Horan, Jack Helliger, Tom

LCVF

Banks and Credit Unions - 4

Birth of an Institution...

"Wanted: Suitable, Strong, Well-Built House"

On the occasion of the opening of new modern premises of the "Wales" in Wauchope, it is interesting to recall that the Bank started in a very humble building in Sydney more than 142 years ago. It was known as Mary Reiby's Cottage, and was situated near Macquarie Place.

At that time there was no typical type of bank building in this country—for there had, in reality, never been a bank!

The first 29 years after the establishment of the colony saw many remarkable changes in the City of Sydney. Despite intensive building activity, there was an acute shortage of premises for all purposes.

Mary Reiby's Cottage was a small two-storied house situated very close to what is now known as Reiby's Lane, near Circular Quay, Sydney. The acquisition of this cottage was

the result of an advertisement in the "Sydney Gazette," Saturday, February 22nd, 1817, which read:

"Wanted for this establishment a suitable strong well-built house, situate near or in George Street."

This sufficed for a short period, but as business expanded it was necessary to seek new offices and some time later the Bank was moved to other premises which had previously been a thriving, prosperous hostelry in George Street known as the "Thistle Inn." Until November, 1950, this was the Bank's only office.

THEN CAME GOLD!

Then came the discovery of gold.

Much of the Bank's more rugged history was written during this period when managers donned top hats and rode around the diggings on horseback to purchase gold on the spot.

This practice required more courage than is usually asked for in bankers, particularly as the diggings were a happy hunting ground for thieves, highwaymen and cut-throats whose activities made life interesting—though a trifle uncertain.

Premises in mining areas were necessarily primitive and in many cases were merely a tent, a signboard, and a set of gold scales. The "Wales" became known as the "pioneer" bank.

PROGRESSIVE POLICY

Since then, the Bank has continually maintained a progressive building policy to cope with its constant and widespread representation.

And what of the future?

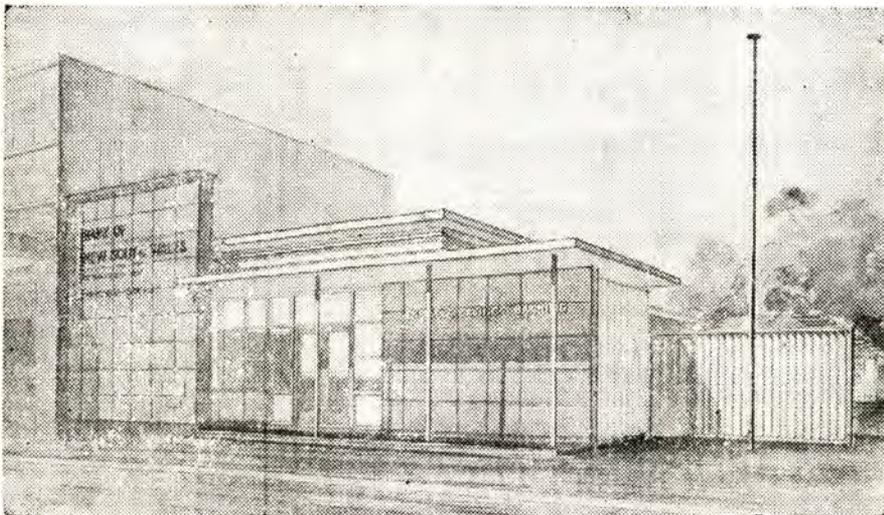
A far-sighted building programme has been planned for the years to come.

This will see the construction of buildings scattered throughout the far-flung centres served by the Bank—from spacious well designed premises such as the new Wauchope Branch, to buildings in the territory of Papua and New Guinea, specially designed for tropical conditions.

A staff of experts is constantly at work for the Bank, demolishing the past, building the present, and planning for the future.



Mary Reiby's Cottage in Macquarie Place, Sydney, first bank premises of the Bank of N.S.W.—1817.



Architect's impression of Wauchope's new Bank of N.S.W., officially opened on Monday by the Shire President, Cr. H. S. Bransdon.



Hastings Gazette

21st January
1960

Banks 6

LCVF

Banks and Credit Unions - 6

Hold-up at Wauchope bank

Staff held at gunpoint

By **CARMEN SWADLING**

POLICE are searching for a man who used a gun to hold-up a Wauchope bank late Friday afternoon and steal a large amount of money.

The man entered the ANZ Bank in High St at 4.40pm with a black-coloured revolver where he demanded money from two tellers.

Tellers handed the man an undisclosed amount of money before he fled from the scene.

Police said yesterday there were a number of customers in the bank at the time of the hold-up.

Police from Port Macq-

uarie and other centres raced to Wauchope to search for the suspect. He is believed to be a stocky Caucasian man, about 1.6m tall, in his 30s or early 40s, with olive skin and a shaved head.

He was wearing a dark top and dark pants.

Detectives examined the crime scene and spoke to witnesses.

Detectives will examine security footage to look for more clues about the robber.

Nobody was hurt during the hold-up.

Anyone with information that could help police is asked to call Port Macquarie detectives on 65830199.

Port Macquarie News
Monday, February 21, 2005
p. 1.



Police need help to catch bank robber

POLICE are appealing for witnesses to last Friday's brazen armed hold-up of the ANZ bank in Wauchope.

A man wearing a balacava walked into the bank about 4.40pm, produced a hand gun and demanded cash from two tellers. No-one was injured in the robbery.

Police would not reveal the extent of the haul, but conceded the lone robber walked out with a large amount of money.

They are waiting to view video footage and also want to speak with customers who were in the bank during the hold-up or who were outside at the time the robber was leaving.

"We are following some promising lines of inquiry into the identity of the thief, but a lot will depend on the images we get from the video footage," Detective Sargeant Tim Bayly said.

"The bank is helping us compile a list of people who were in the bank around the time of the robbery but we'd

like to speak with anyone who was there and would ask them to come forward.

"Every witness will have a different recollection or view. It is important that we speak to everyone who saw the robbery or the person involved."

Investigating detectives don't know if the man had knowledge of

the bank's operations or just happened to pick a time when it had a large sum on hand.

"He may have been just lucky," Det Sgt Bayly said. "We won't know that until we catch him."

The branch was not fitted with the modern security devices such as pop-up security screens.

Port Macquarie News
Wednesday, February 23, 2005
p. 3.



LCVF

Banks and Credit Unions - 8



Runaway truck smashed into bank

The ANZ Bank probably didn't need remodelling, but in May 1960 a runaway milk truck tore the heart out of the old building causing a huge amount of damage. Luckily there were no injuries.

The accident happened on a Sunday around 11am with very few people in town.

The driver of the truck Merv 'Shorty' Hollis still has vivid memories of the accident and for months could not bring himself to even drive down High Street.

"It was something I'll never forget," Shorty said this week of the accident.

"The truck was fully laden with about eight or nine ton of milk and it was moving pretty quick down that hill I can tell you.

"I was following a car down and there were a couple of kids waving to me in the back as we topped the hill near the Wauchope Motel. As we started down I touched the brakes to ease back, but my foot went straight to the floor.

"I knocked it back a couple of gears to try and slow down but that didn't seem to help and the hand-brake just did not work at all. And all I could see were these kids in the car right in front of me. I didn't have many options to choose from, it was either overtake them on the right hand side



LUCKY ESCAPE: Merv Hollis's milk truck 'parked' in the ANZ Bank in May 1960. Merv's truck broke an axle and careered down High Street. Luckily the accident happened on a Sunday with no injuries.

and take my chances there, or cut onto the inside. By now I was near the Post Office corner and moving pretty quickly."

Shorty said he had only a split second to make his mind up.

"I climbed out onto the running board of the truck, overtaking the car in front on the inside and just tried to steer the truck away from those kids," he said.

"When I lept clear I went skidding across the roadway on my front, ripping the overalls I had on. I looked up just in time to see the truck smashing

through the bank building . . . it virtually took the big double window clean out."

Merv said the truck wiped out the counter area of the bank which - if the crash had occurred on a working day - could easily have seriously injured six or seven people.

Despite the extensive damage to the bank, employees opened the doors as usual on Monday morning for business.

A mechanical inspection of the truck after accident revealed a broken axle.

"I've been driving for

around 40 years and that is the only time I've ever been involved in an accident - I haven't even scratched the paintwork on a vehicle," Shorty said.

The vehicle had an infamous history: two years prior to Shorty's crash, George Patterson, another driver, is believed to have suffered a heart attack at the wheel and died while on his milk pick-up rounds.

FOOTNOTE: The ANZ Bank site boasts a new building which will be opened on Monday. Turn to page 11 for our four page feature.



LCVF

Banks and Credit

Unions - 9

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HASTINGS LIBRARY WAUCHOPE BRANCH



A "branch at the end of the phone" has been introduced at the new \$2 million Hastings Credit Union administration building at Wauchope. Hastings Credit Union

developed the Members Response Centre a service created for the benefit of its members as part of the administration building. The Members Response Centre will be just one of

the many features of the new administration building in Commerce Street. Other features of the new building, which will see the administration staff at Bransdon Street and the

lending staff from Laurieton under one roof, include undercover parking, a library, a board/training room, records room, and a general work station. Now in its 27th year,

Hastings Credit Union has branches in Wauchope, Port Macquarie, Laurieton, Taree, Wingham and Tuncurry with an agency located at Gloucester.

HASTINGS CREDIT UNION

Your key to a better future

LSVF-BANKS & CREDIT UNIONS- 16

HCU036 ADX

Customers will benefit

New admin centre will help service customer's needs

THE new \$2 million Hastings Credit Union administration centre has opened its doors to the public.

The wheels of motion for the new administration building started at the Hastings Credit Union Board meeting on March 11, 1993,

when the board resolved to purchase land at Lot 1 Commerce Street, Wauchope, in order to construct the new administration building.

On June 17, 1993, the board appointed Urban Design Consultants as architects for the new building, while the

settlement of the purchase of land occurred on June 28.

After receiving five expressions of interest for construction of the building, Mr Barry Clark, of Barry Clark Constructions, was appointed project manager for the administration building in December 1993.

Tenders were called for various contractors on the building and work started in January this year.

The building was completed and ready for occupation by administration staff on Friday, October 21.

The administration staff located at the Hastings Credit Union branch at 6 Branson Street, Wauchope, together with the lending staff located upstairs of the Laurieton branch, moved into the new administration building on October 22 and 23.

The new administration centre features a library, response centre, a board/training room, a computer facility, records room, strongroom, undercover parking, and general work station.

The Hastings Credit Union's General Manager, Mr Neville Parsons, said the new administration centre would be a work environment conducive to productivity, with the staff focusing on quality service.

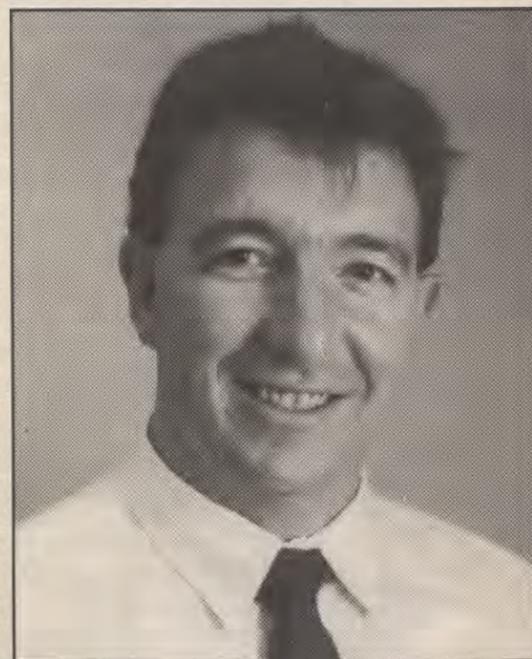
"We now have a board room that is within the building, and there is a board and training room that can cater for a small number of staff training or our whole staff training in one session," Mr Parsons said.

"This allows us to place a greater emphasis

on more regular staff training to ensure all staff are able to deliver professional service second to none.

"Now we have everything back under the one roof for the first time in four years which will benefit all branches and members.

"Our individual branches can also now concentrate on being our focal point for the delivery of our products and services to our members. The new HCU Response Centre also allows us to have a branch at the end of the phone."



□ General Manager Mr Neville Parsons.



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HASTINGS CREDIT UNION

HCU030

Board watches over affairs

HASTINGS Credit Union Ltd has a Board of Directors totalling nine — each elected for a three year term, with three retiring each year.

The Board of Directors is elected by the adult membership, this giving credit union the democratic ideal.

The Board of Directors is responsible for the management of the credit union and it delegate the day-to-day control to the general manager and his staff.

The annual meeting is an opportunity for the membership, as a whole, to have its say in electing the board of the credit union and through the elected representatives to form policies and direction for the credit union.

The current board comprises Ron Barr, chair-

man; Jim Monkley, deputy chairman; Allan Butler, Ray Duck, Bernt Kepars, Annette Stewart, Gordon Toms, Mark Trotter and Paul Watkins.

Hastings Credit Union currently has 70 staff employed throughout the organisation at its seven branches and administration.

The break-up is as follows: full-time staff 47, part-time staff 15, and casual staff 8.

Branches are located at 36 High Street (Wauchope), 13 Short Street (Port Macquarie), 2/146 Lake Road (Port Macquarie), 57 Bold Street (Laurieton), 140 Victoria Street (Taree), Shop 16 Wingham Plaza (Wingham), 25 Manning Street (Tuncurry), while an agency is located at 100 Church Street (Jones and Berry Real Estate) Gloucester.



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Celebrates the Official Opening of its new Administration Centre

Providing friendly and efficient service

THINGS are happening at Hastings Credit Union.

Firstly, a new administration building which will allow all our functions to be carried out from a central point. The business technology now available to members through all the branches will ensure that any transaction will be carried out in the most efficient and effective manner.

Further to the opening of the new Administration and Operations Centre, the Board of Directors has approved



Chairman of the Hastings Credit Union Board of Directors Mr Ron Barr.

the upgrading and relocation of the Wauchope branch. Building

alterations have started in Bransdon Street, Wauchope, and early in the new year the new branch will be operational in these renovated premises.

As an ongoing procedure, all our branches will be renovated and an identity will be the outcome. It will mean that you, as a member, will feel "at home" no matter which branch you decide to visit.

The board is very aware the current banking climate requires that we, as a credit union, provide not only a friendly, efficient

service, but also are able to offer the full financial requirements of our members.

I am pleased to be able to say the Hastings Credit Union can fulfil these needs. I am also pleased that you, as members, are aware of this and our membership is growing because members are commending the Credit Union to friends and relatives.

From our research, we are able to say that most new members join as a result of a personal introduction or recommendation.

As chairman, I was

very proud to be able to report at the recent annual general meeting that last year was our best on record. We, at the Credit Union, are working hard to make sure we better that result this year.

One of the most important aspects of credit union membership is the fact that you are a shareholder. Therefore, you have direct

access to the board when you have the opportunity of electing each year. It follows that, as a board, we welcome your input.

Should you have any matter you wish to discuss or perhaps an idea you would like considered, you will find the board only too happy to deal with your submission. We are very lucky to have a financial institution, such as our credit union, within our community.

Our credit union offers a viable alternative for you ensuring that all your financial needs are handled in a personal, friendly and professional manner.

Please give us your full support.

Ron Barr
Chairman

Response centre set up for benefit of members

AT the end of October 1994 the Hastings Credit Union membership totalled 18,735 with assets of \$85.36 million with current loans to members of \$68.69 million.

Hastings Credit Union has branches in Wauchope, Port Macquarie, Laurieton, Taree, Wingham and Tuncurry and an agency in Gloucester with Automatic Teller Machines (ATM) located at branches in Wauchope, Short Street Port Macquarie, Laurieton, Wingham and an additional machine located in the foyer of the main entrance to the Port Macquarie RSL Club.

Hastings Credit Union has achieved tremendous growth over its 27 years and continues to gain new members at the rate of around 120 a month.

Today, Hastings Credit Union serves the residents of the councils of Hastings, City of Greater Taree, Gloucester and Great Lakes and continues to maintain its focus of serving members through the provision of quality financial services.



Phone branch: HCU's Julie MacDonald and Fiona Hodge (seated) manage the administration building's new Response Centre.

At Hastings Credit Union the priority is to professionally deliver quality financial products and services to members and because credit unions have no outside shareholders, the money that would otherwise be paid in dividends is put towards increased benefits for members in the form of lower fees, better rates of interest and easily accessible and readily identifiable service centres, automatic teller machines and the recently developed Member Response

Centre. Credit Unions are one of Australia's biggest lenders for personal loans and Hastings Credit Union is proudly part of the credit union movement and lends for new or used cars, houses, home improvements, business finance and generally any other purpose with the added bonus of no penalty for early payout.

Hastings Credit Union Visa Card/Redicard gives 24 hour access to cash from over 2400 Rediteller machines, nationally.

Credit Union Australia Bank Flexiteller, State Bank Green Machines, ANZ Night and Day and Cashcard outlets.

The introduction of the Member Response Centre as part of the new administration building is yet another service created for the benefit of members.

This centre will enable members to telephone and speak to one of the specially trained staff to handle enquiries on any of the products and services, and to conduct some transactions which previously required physical contact with a branch.

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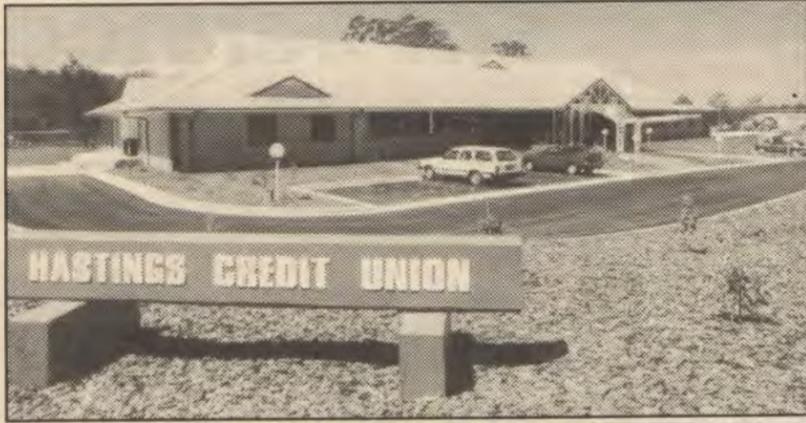
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□ The new Hastings Credit Union administration building.

Humble beginning was foundation for growth

A CREDIT union is a co-operated financial institution owned and operated on behalf of its members, who are linked together by a common bond of association — either by same employer, social relationships or geographical area.

The Hastings Credit Union Ltd was originally formed as Hastings Rural Credit Union Ltd with the formation meeting being held at the Wauchope Masonic Hall on Friday, July 14, 1967.

In attendance at that meeting were K Kirkman, R Battle, N Andrews, Miss Pat Hollis, Mrs E Toms, Miss K Campbell, Mrs M Gill, R Rumbel, J Monkley, L Amos, K Isaac, D Nagle, C Ninness, F Yoxall, S Hamilton, M Livermore, H Goldsmith, KP Jones, T Corrigan and H Lindsay (all of whom were eligible for membership) along with visitors E Doyle, G Frost, R Marchment and J Porter.

Mr Harvey Goldsmith was elected to the chair and Mr Paul Jones was elected to act as secretary.

It was moved that the Hastings Rural Credit Union Ltd, as proposed, be formed and registration under the Co-operative Act be sought.

The seven directors elected were Mrs Mary Gill, Norm Andrews, Leslie T Amos, W Ross Andrews, Kenneth J Isaac, Harvey Goldsmith and Fred Yoxall.

This meeting was followed by a special meeting of members of the proposed Hastings Rural Credit Union Ltd at Randall Street, Wauchope, on September 4, 1967 where an alteration to the proposed rules was moved and carried.

It was further moved that the first board meeting was to be held at the close of that special meeting. That first board meeting was held at Randall Street, Wauchope, on Monday, September 4, 1967.

In attendance were Harvey Goldsmith, Leslie Amos, Mrs Mary Gill, Kenneth Isaac, Fred Yoxall, Norm Andrews, Paul Jones, and Raymond Battle.

Mr Goldsmith was again elected chairman while Mr Amos was elected deputy chairman.

The directors then moved Mr Jones be appointed secretary and Mr Battle be appointed treas-

urer. After formation the Hastings Rural Credit Union Ltd served the staff and suppliers of the Hastings Co-operative Milk Factory.

The initial bond rule was as follows:
"Loans may be made to a natural person who is a member of the Hastings Co-operative Limited, who has been a regular supplier to the co-operative provided that such member furnishes to the board an authority requesting the Hastings Co-operative Limited make periodic deductions from his account sales in respect of supplies to that co-operative and remit them to the credit union. Such authority to remain in force until cancelled at the request of the credit union."

In 1977 the name was changed to Hastings Credit Union Ltd as the bond was expanded beyond the rural sector and staffing progressed from part-time voluntary workers operating from Hastings Co-operative offices at Wauchope Milk Factory to rented premises in High Street, Wauchope, with a full time staff of ten, which included a branch in Port Macquarie from an area provided by Todd Roods in his travel agency.

The development at Port Macquarie necessitated the acquisition of rented premises in 1977 at 31 Short Street, Port Macquarie.

In February, 1981, the existing administration building in Bransdon Street, Wauchope, was opened for business as both administration and Wauchope branch.

In 1982 premises were acquired in Bold Street, Laurieton — the current credit union location in Laurieton.

In 1982 the credit union also installed its own in-house computer to process all transactions.

During 1985 the credit union moved to larger premises at 13 Short Street, Port Macquarie, and gained approval from the Registrar of Credit Unions to extend the bond from the Hastings Municipality to the City of Greater Taree and Gloucester Shires, which culminated in the opening of the Taree branch on September 9, 1985.



Congratulates

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Celebrates the Official Opening of its new Administration Centre

Institution's ideal to aid each other

IN March, 1986, the Wauchope branch moved to 36 High Street and later that year, the computer was replaced with a new larger capacity machine.

The general manager for 14 years, Mr Ray Battle, retired on July 31, 1987, and the assistant general manager, Mr Neville Parsons, was appointed acting general manager pending advertising and appointment of a replacement.

Mr Parsons was appointed general manager on February 3, 1988.

In April, 1988, after a period of four years under the control of the NSW Savings Reserve Board, Hastings Credit Union Ltd was released from the direction of the Savings Reserve Board.

In December, 1988, a branch was opened at Wingham and further enhancements achieved during the 1988/89 financial year included renovations at the Laurieton branch, relo-

cating the Taree branch from Plummer House to the old State Bank premises across the road, and the internal renovations at the administration building at Wauchope.

April 1989 saw the first formal strategic planning weekend at the Bonny Hills Uniting Church Conference Centre.

This weekend formulated the following mission statement:

"Hastings Credit Union is your co-operative dedicated to providing financial services on a personal, friendly and caring basis at a standard unequalled by our competitors to ensure that membership (hence ownership) is attractive to all within the bond area.

The Hastings Credit Union promotes the ideals of cooperation through 'people helping people' via individual and collective efforts of board and staff members throughout the community."

During the 1989/90 financial year the industrial area branch at Port Macquarie opened in August, 1989, a further upgrade of the computer system and the provision of a scholarship for a resident from the Hastings, Manning or Gloucester local government areas to attend CB Alexander College at Tocal, Paterson, near Maitland.

The 1990/1991 financial year heralded the internal renovations at Short Street, Port Macquarie, the opening of the Settlement City branch in October 1990 (closed August 1994), and the establishment of an agency at Gloucester in December, 1990.

The 1990 annual general meeting removed the supervisory committee from the rules and the directors elected at that meeting to extend the Board of Directors to nine, filling the two vacancies created by special resolution at the 1989 annual general meeting to extend the board from seven to nine, and create a three-year term for directors on a 3x3x3 rotation.

In April 1992 the first automatic teller machine (ATM) opened at the Settlement City branch in Port Macquarie (after closure of the branch, the ATM is currently located in the foyer entrance to the Port Macquarie RSL Club).

Further installations took place at Wingham, Laurieton and Short Street, Port Macquarie, in July 1993 and another at Wauchope in November 1993 lifting the total number of ATMs to five.

On March 11, 1993, the board resolved to purchase land at Lot 1 Commerce Street, Wauchope, and settlement



Mr Ron Barr and Mr Neville Parson survey the new administration building.

took place on June 28, 1993, to enable construction of a new administration building in Wauchope.

Following approval to extend the bond area to include the Great Lakes Shire, a branch was opened in Tuncurry during August 1993.

On September 29, 1993, the credit union purchased the current premises in which the Taree branch is located at 140 Victoria Street, Taree; and on October 28, 1993, land was purchased at 14-16 Albert Street, Taree, with a view to building a branch at Taree in the future.

Due to severe crowding at the administration office at 6 Bransdon Street, Wauchope, and the administration loans staff being located above the branch in Laurieton, construction of the new administration building began in January 1994.

Upon completion of the new administration building, staff moved into the building on the weekend of October 22/23; with the official opening to take place on Saturday, December 3, by the Member for Oxley, Mr Bruce Jeffery.

The future will herald further opportunities for the success of the credit union, as the board and staff strive to deliver financial services to the community that exemplify the Hastings Credit Union being the key to its members' better future.

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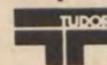
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Celebrates the Official Opening of its new Administration Centre

Hastings Credit Union grows even in difficult economic times

Assets, reserves on increase

IN his general manager's report at the end of the financial year, Mr Neville Parsons was full of praise for the Hastings Credit Union's continued growth.

"In a period best described as difficult in economic times, our credit union has continued to grow while maintaining its relevance to members and our broader community," Mr Parsons stated in his report.

"I recall that the assets of the credit union as at June 30, 1987, were \$27.7 million and when one considers that in seven years, the assets of the

credit union have almost trebled. However, it is not only the increase in assets that epitomises success, it is the increase in the reverses, the increase in members and the support given to the development and success of our local community.

"Indeed one of the greatest differences that our credit union has, compared to the other financial institutions operating in our area, is that funds are utilised to provide loans to members and those loans are applied within our community and as such provide a direct economic benefit to the local community."

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HCU023

Credit union says thanks to all those who have contributed

THE Hastings Credit Union salutes and acknowledges the contributions of the following volunteers who have, through their efforts and hard work, guaranteed the success of the Hastings Credit Union since its humble beginning at Wauchope in 1967.

The Hastings Credit Union thanks Les Amos, Norm Andrews, W Ross Andrews, Sam Andrews, Barney Avery, Jim Bain, Ron Barr, Ray Battle, Allan Butler, Roy Cottrell, Des Daley, John Drew, Ray Duck, Mary Gill, Leo Gillespie, Wayne Gillies, Bob Glashoff, Harvey Goldsmith, Ron Hulme, Ken Isaac, K Paul Jones, Bernt Keparas, Keith Kirkman, Ron Kissane, Maurice Knowles, Monty Livermore, Jim Monkley, Merv Morley, Greg Noble, Stan Phillips, Gordon Robinson, Neville Rogers, Gilbert Stanley, N Annette Stewart, Charles Thurling, Elsa Toms, Gordon Toms, Mark Trotter, Rod Tyne, Peter Wall, Paul Watkins, and Fred Yoxall for their contributions in making the Hastings Credit Union the success it is today.



□ Kenny Koala was on hand to launch the Hastings Credit Union Kenny Koala Kids Club last month.

Credit union's first family fun day a huge success

MORE than 3000 people helped make the Hastings Credit Union Family Fun Day at Port Macquarie last month a huge success.

Held on Sunday, October 16, the day was organised by Kenny Koala — his first public appearance — to celebrate the launch of the Hastings Credit Union Kenny Koala Kids' Club.

The day was enjoyed by all the family, especially the kids who loved Kenny Koala and Prime Possum.

The children also participated in a colouring-in competition and toy parade in which prizes were allocated to the winners of each age group.

Other activities on the day were market stalls, a barbecue lunch, chocolate wheel, face painting, novelty races and, not to mention, the games played with Kenny Koala himself.

To top the day off, the Hastings Credit Union donated all funds raised to the Port Macquarie Koala Preservation Society.

CONGRATULATIONS

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HASTINGS**CREDIT UNION**

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Celebrates the Official Opening of its new Administration Centre

Well-being of its members is part of commitment

THE creation of the Australian Financial Institutions Commission (AFIC) and the introduction of the Financial Institutions legislation on July 1, 1992, have made credit unions even stronger places for Australians to invest their money.

According to the Hastings Credit Union's general manager, Mr Neville Parsons, the uniform legislation, passed by governments in every state and territory, means that credit unions operate under the highest prudential standards and regulatory control.

"The role of AFIC is to protect the interests of all credit union members and to promote the financial integrity and efficiency of credit unions," Mr Parsons said.

"Credit unions must meet strict AFIC stan-

dards and are subject to regular on-site inspections by State Supervisors.

"AFIC's regulatory and supervisory system provides protection for all credit union members and their savings.

"Members have the security of knowing that the prudential standards and the level of supervision of Hast-

ings Credit Union is among the toughest for any financial institution.

"Credit unions inform members of their financial performance in six monthly reports, providing members with timely information.

"The Financial Institutions Legislation also takes into account the special attributes of



Part of the team: Maureen Hollis (left) and Naomi Lobert work in the legal and insurance department of the administration centre.

Solid track record for credit unions

AUSTRALIA'S 308 credit unions have posted a hefty 22.8 per cent in operating profit for the year ended June 30, 1994, giving them an increase in capital from which future growth

can continue.

The Hastings Credit Union's general manager, Mr Neville Parsons, said credit unions have performed solidly over the past few years and were well placed to grow in an expanding economy.

"Credit unions now have an asset base of \$12.5 billion and 3.1 million members," Mr Parsons said.

"They have edged out building societies as the second most important retail force, after the banks, in the personal finance industry.

"During 1993/1994 credit union assets grew by 11.1 per cent with loans growing 11.3 per cent to \$9.5 billion.

"The strongest growth in lending by credit unions occurred in the housing sector where an increase of 21.9 per cent to \$4.3 billion was recorded," Mr Parsons said.

"Hastings Credit Union has experienced a growth of \$9.3 million in assets from \$71.4 million to \$80.9 million.

"This equates to a 13 per cent increase."

Mr Parsons said the Hastings Credit Union also experienced a steady growth in the housing area with lending in the vicinity of \$10 million to members.

"Credit unions are working hard to deliver their services in a competitive and efficient manner, and to maintain their close ties with urban and rural communities throughout Australia," Mr Parsons said.

"In a recent survey of Australia industry, credit unions were identified as one of the faster growing sectors of the economy."

People wanting further information about Hastings Credit Union and the services it provides can visit its branches at Wauchope, Port Macquarie, Laurieton, Taree, Wingham and Tuncurry and its agency at Gloucester or its new administration centre at Wauchope.

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Celebrates the Official Opening of its new Administration Centre

Married accounts have advantages

SAVINGS with your credit union are more accessible with a credit union cheque account.

Operating a cheque account is easy because your cheque book is linked to your savings, providing immediate access to your money.

According to the general manager of Hastings Credit Union, Mr Neville Parsons, there are numerous benefits to having your cheque account tied to your savings account.

"With a Hastings Credit Union

cheque account, interest is earned on the account balance," Mr Parsons said.

"It is also a good way to run a low cost savings account."

The credit union cheque account allows you to conveniently pay bills. You do not have to ask your credit union for counter cheques. Instead, you can write cheques as required and then pay by mail or in person.

"In addition, a Hastings Credit Union cheque account will also

assist your planning and budgeting," Mr Parsons added.

"When you fill in the cheque butts, you have an up-to-date record of expenditure.

"And you can receive a monthly itemised statement detailing all your transactions so you can keep track of where your money is going."

Hastings Credit Union advises that there are some important and simple rules which will make operating a cheque account eas-

ier.

They are:

* Ensure that there are sufficient funds in your account when writing a cheque;

* Fill in all details of the cheque — the words and figures must agree;

* Complete the cheque butt so you can check transactions against your statement;

* Cross each cheque "not negotiable" across the face;

* Immediately contact your

credit union if a cheque or cheque book is lost or stolen;

* Do not sign blank cheques;

* Keep your cheque book in a safe place.

"By following these simple steps, members will have the convenience of safe access to savings," Mr Parsons concluded.

If you would like further information on the convenience of a Hastings Credit Union Cheque Account, please phone Hastings Credit Union on 86 4444.



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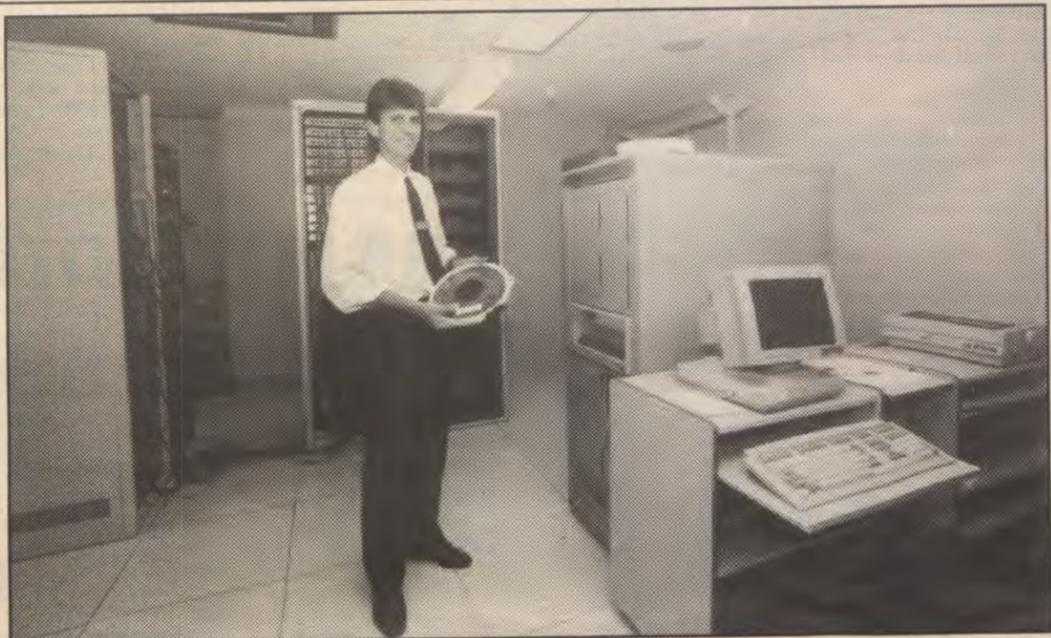
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□ The engine room: Allan Hudson in the computer room of the Hastings Credit Union's new administration building.

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More importantly, what guarantees do you have with the vehicle and how much warranty will you receive and what will it cost you?

Can you afford it?

Add to all of this the uncertainty of terms, charges, insurance etc and you have quite a maze.

A visit to Hastings Credit Union will allay the uncertainty of your finance and insurance costs.

The interest rates offered at Hastings Credit Union are not only very competitive, but are all daily reducible, which means that you only pay interest on the daily balance in arrears.

There is no penalty for early payout of your loan and the prime borrower (subject to eligibility) is covered for life insurance up to \$20,000 at no additional cost. Sickness, accident and unemployment insurance is also available.

As well as the interest advantages of taking out a car loan with Hastings Credit Union, you can also take out car insurance and pay for your insurance each month without any extra cost.

In taking out this insurance, there are no insurance penalties imposed (as with other insurers)



because your new car is under finance.

And if all of this is not enough, Hastings Credit Union also has available a "Cash Buyer Car

Loan" cheque.

This cheque may be completed by you, the member, to a pre-arranged amount thereby making you a "cash buyer".

Term deposits: rates are competitive and secure

TERM deposits are an attractive option for investors looking for a stable and sensible way of investing their funds.

The Hastings Credit Union's general manager, Mr Neville Parsons, said term deposits should be considered by those looking for a secure way of investing their money for longer periods of time.

"Many people ask how they can generate a reasonable return without putting their savings at risk," Mr Parsons said.

"Term deposits encourage disciplined savings, with funds invested safely for a fixed period of time."

While the share market and other forms of investment, such as property, may offer higher returns, they are also subject to fluctuations.

"To play the share market, investors will need to be prepared to accept profits and losses that can eat into their capital," Mr Parsons said.

"This form of 'investment' is speculative.

"Hastings Credit Union has a variety of term deposit accounts ranging from 40 days to 60 months.

"Deposits are guaranteed a fixed rate of return and a minimum of only \$1000 is required."

Alternatively, an at call savings account allows immediate access to your savings, but at a lower interest rate. In addition, Hastings Credit Union provides a free cheque book, which can be linked to a members account.

"Hastings Credit Union is able to offer competitive rates because unlike other financial institutions, credit unions are member owned," Mr Parsons said.

"All profits are returned to our members in the form of better interest rates and services.

"More than 3.1 million Australians are experiencing the credit union difference."

**Hastings Credit Union
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Celebrates the Official Opening of its new Administration Centre

Credit union adheres to full code of ethics

AT the 1994 annual planning forum attended by directors, management and staff of Hastings Credit Union, the following mission statement was formulated, namely:
"To provide financial services with integrity

that meets the needs and expectations of customers in a caring and professional manner. This will be achieved through the right mix of committed human resources and technology with a focus on improving the financial well-

being of our customers and our community." As they embark on a journey in maintaining a responsive credit union, it is with this mission in mind that the directors, management and staff will continue to deliver prod-

ucts and services that meet the members' needs. The 1994 planning forum determined the key values critical in the delivery of products and services to members.

These are:
* Integrity
* Caring
* Commitment
* Co-operation
* Honesty
* Professionalism
* Equality
* Responsibility
All of these values are part and parcel of the way they do things at Hastings Credit Union. Affiliated Credit Unions of Credit Unions Services Corporation (Australia) Ltd, at its most recent annual conference, committed to the philosophy and principles documented in the Australian Credit Union Movement's core values, code of ethics, and duties to stakeholders, which by their nature embody movement philosophy and principles. The booklet contains a set of guidelines for



In good hands: Hastings Credit Union general manager Mr Neville Parsons, confers with chairman of the Board Mr Ron Barr, and Brad Hinton.

making decisions about ethical matters where no specific rules are in place, or where matters are by their nature, generally unclear. Most Codes of Ethics contain provisions which taken as a whole, involve a degree of tension. For example, in normal life, the obligation to be truthful and to avoid harm is sometimes difficult to apply in equal measure. Despite the tensions, few would want to abandon either ethical principle. A recognition of this has informed the approach taken in the development of the movement Code of Ethics. This Code of Ethics and the duties to stakeholders were developed after wide consultation with credit unions and matching

existing state and international codes with the outputs of those discussions. The Code of Ethics contained in the booklet is as follows:
Credit unions ought to
* Give precedence to the collective interest of their members;
* Be willing to support members in their search for solutions to their problems;
* Encourage thrift amongst their members as an example to the general community;
* Ensure that they educate their members and staff in relevant aspects of financial awareness;
* Support the extension of credit union membership to all Australians;
* Co-operate with each other;
* Act with honesty

and integrity;
* Act lawfully and within the spirit of the law;
* Act within the spirit of justice and equity;
* Avoid unfair discrimination;
* Conduct operations efficiently and effectively;
* Strive to achieve an excellent quality of service;
Honour commitments made in good faith;
* Engender a climate of mutual respect between themselves, members and other movement participants;
* Earn high levels of trust from members and other parts of the Movement and wider community;
* Act in the best interests of the Movement.

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What to ask before seeking a loan

CAN I afford a loan?

Before you apply for a loan, there are a number of questions you should ask yourself.

If you apply to Hastings Credit Union, of course, the main concern is to make sure you can afford the loan's interest and repayments into the foreseeable future.

You may be shopping around, however; and not all finance providers have your interests so much at heart.

Here is a list of questions to ask either yourself or your loan provider. (Don't be afraid of 'scaring them off' — the finance industry is competitive and your business is valuable to them).

Q1 — How does the interest rate compare with the competition?

A1 — Don't just compare the interest rate figure itself. Compare the total amount you will end up paying.

Q2 — What are the set-up fees and charges?

A2 — These charges can be quite expensive, especially if you end up paying interest on them for years. Do not assume that they are the same in every financial institution.

Q3 — Can I afford the repayments?

A3 — Consider all the regular payments you already make: existing loans, rent, power bills, car maintenance costs etc, and see how much you have left for paying off the loan you are considering.

Leave yourself a safety margin for the unexpected, and don't count on income unless you are sure of it.

Q4 — Will I regret signing this document?

A4 — Don't let anyone rush you into signing anything. It's your life, and it will be your loan.

Q5 — How short a repayment period can I afford?

A5 — The shorter your repayment period, the higher the individual repayments will be, and the less the loan will cost you in the end.

Q6 — What if I get into financial trouble?

A6 — First of all, be honest with you loan providers. Tell them promptly that you are in difficulties and most financial organisations will do their best to help you, perhaps by altering the terms of repayment. The sooner you act, the sooner they can help and advise you.

Investments will help your community grow

DOES your investment dollar earn a reasonable rate of interest and work for your community?

In these times of uncertainty about interest rates, ensure that your money, when invested, benefits the community.

Times are difficult, but we in the Hastings, Manning, Great Lakes and Gloucester areas have a unique opportunity to close the door

on the present difficult times and rely on our own local financial family, the Hastings Credit Union.

When you invest with the credit union, your money is applied to the benefit of local borrowers, which through the "multiplier effect" benefits our local community both economically and socially. In fact, the cash turnover of Hastings Credit Union in the 1993/1994

financial year was \$727 million — all of which circulated in the local communities.

A credit union is a savings and loans cooperative and consists of a group of people who regularly save together and lend those savings to each other at the lowest possible rate of interest.

Any profit made is returned to the members directly either by higher savings and invest-

ment interest and/or lower loan interest, or indirectly by way of improved products and services.

In carrying out these goals, the credit union offers as a service to its members, financial counselling and advice thus encouraging effective money management and promoting economic independence.

Did you know there are already more than 18,700 members of the Hastings, Manning, Gloucester and Great Lakes communities who have recognised the benefits of belonging to the Hastings Credit Union family?

The credit union is actively involved in the support and betterment of the community through various sponsorships of sporting, cultural and social groups. In this way, the credit union is growing and developing with the community.

If you are not already one of the 18,700 members of Hastings Credit Union, then your opportunity to become part of the credit union is as close as your nearest credit union branch.

Call in and discuss how you can become a member of this ever growing local financial family.

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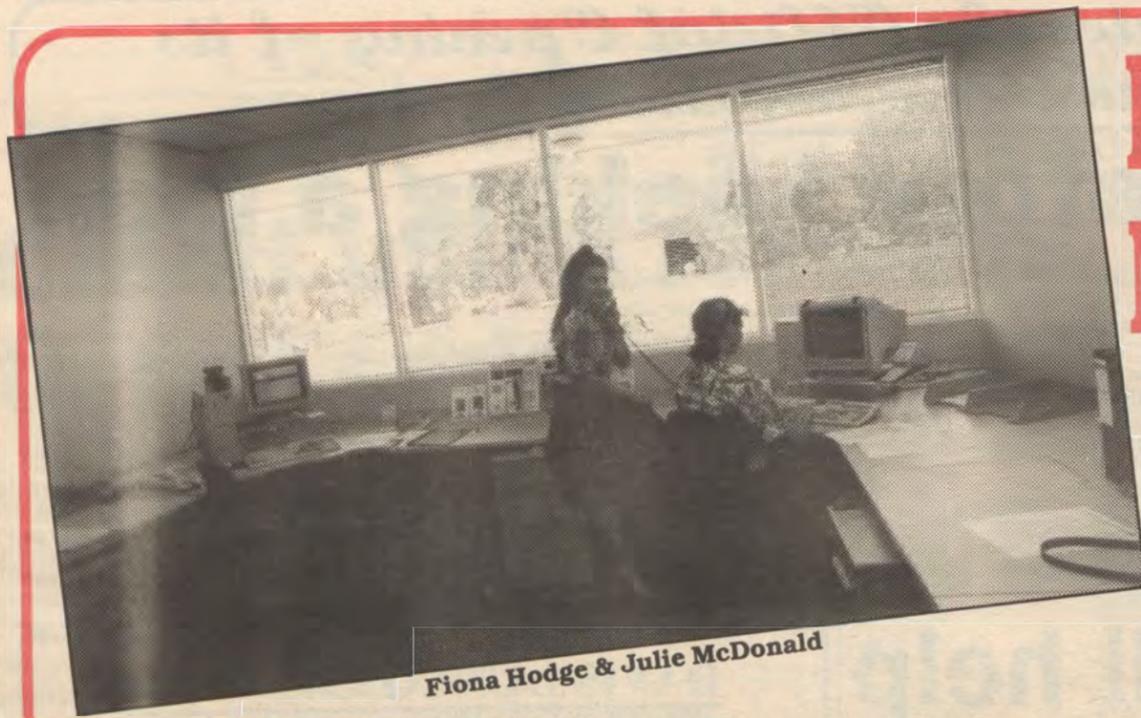
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