

# THE REGIONAL review

JUNE 2023 | ISSUE 14



photo by Studio LJ

100% CUSTOMER OWNED AND FOCUSED



 **regional  
australia bank**

# A Message From Your CEO, Dave Heine



## Dear Members,

**As we close out the end of another financial year, we reflect on the stress that increasing living costs are placing on regional Australians. Times of stress place further pressure on essential services, many of which can be difficult to access within our regional communities.**

As a customer-owned bank, we are ready to play a crucial role in helping local communities deal with these challenges. We know that in many cases, regional Australians are best placed to help other regional Australians. We are proud to be one of the many regional Australian institutions that are committed to helping members of our community when they need it most.

Regional Australia is filled with innovators and hard workers. These attributes are critical to “getting the job done” without the same level

of support that is usually found in the big cities. These same attributes are also the unsung engine room that powers the nation. This is why we believe that the best people to solve the challenges within our regional communities are regional Australians.

Regional Australia Bank is committed to making a positive impact on the communities we serve by working with other talented and dedicated regional Australians. We are proud of our track record of donating 5% of our profits towards 1,700 regional community initiatives through our Community Partnership Program.

Our Community Partnership Program provides support to initiatives that range from educational programs to environmental conservation projects, healthcare support services to youth mentorship programs, and much more. We understand that each community has different challenges. By working directly with local members, our Community Partnership Program provides a tailored plan that meets the specific needs of each community.

We firmly believe that by investing in our communities, we can create a brighter future for all. Our Community Partnership Program, supported by our dedicated team members and valued partners, will continue to strive towards positively impacting the lives of all regional Australians.

Together, we will create a better world for regional Australians for years to come.

**Regards,  
Dave Heine**

CHIEF EXECUTIVE OFFICER

**Looking to join the Regional Australia Bank team?**

If you're interested in a rewarding career in banking contact us & **register your interest today.**

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**for Available  
Positions**



# COMMUNITY PARTNERSHIP PROGRAM

## Moree on a Plate

*Creating a taste of Regional Australia*

If you live in regional NSW, you've heard of Moree on a Plate. In fact, if you live further afield, chances are you're aware of it too. Attracting some of the best food and wine from the region. Enjoy Inspirational food, wine & the arts, a delicious array of regional producers, the mixed grill, kids entertainment and more.

Back in the late 1990s, Moree was undergoing something of a renaissance, with boutique creators of local produce, from olives to pecans, coming to the fore. The town, situated three hours northwest of Armidale, had a long history of agricultural produce – in particular grain and cotton – and this surge of local creators prompted two local women to launch what is now a staple on the regional Australia calendar, Moree on a Plate.

Margi Kirkby and Jenni Birch were in the formative stages of their olive oil business, Gwydir Grove Olive Oil, and on one journey back from selling their products at an event in Tamworth, they decided to bring things a little closer to home. With some help from Tammy Elbourne at Moree Tourism, the event was born in 2003.

Food markets were still new on the scene in regional Australia, and producers sold from what they came with, be it trailers, car boots or tables. There were certainly none of the matching white pop-up tents or highly curated aesthetics that we're so familiar with today.



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## CPP Spotlight

Every year, through our Community Partnership Program, Regional Australia Bank enables members to directly support the local groups that play such a vital role in our communities.

## Dundaloo Foundation

*Creating Happy Places*

In August, the Dundaloo Foundation celebrates its 70th anniversary – meaning it's been helping people with disabilities in its local area for an incredible seven decades. We spoke with Colin Steber to find out more.

In 1953, a group of families in the Manning Valley wanted to help their family members with a disability to live life to the full, play a meaningful role in the community and find fulfilling work.

The Foundation started life as a school operating out of a Methodist Church, and the name Dundaloo – which means 'happy place' – was adopted in 1956. A new school was built, and a competition invited people to suggest names. Dundaloo, of course, came out on top.

"The school and hostel were the first of its kind in this community," explains the Foundation's Colin Steber.

Today, Dundaloo operates in its traditional Manning Valley base, as well as Great Lakes and Gloucester, providing a range of services, including independent living in Dundaloo residential houses, and community access and participation support services for people in their own homes. They also provide day programs for both over-18s and under-18s, work programs and school leaver support, coordination of support and plan management, and allied health services, including psychology, speech therapy, and occupational therapy.



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# Community Events

## Inverell Show

The Regional Australia Bank Team participated in the festivities on the day and enjoyed having a chat to the local community. The show offers a family fun day out, with a wonder of entertainment and enjoyment for everyone while bringing the community together to celebrate the best of the primary produce and growers in the area. We're proud to support the Inverell Show's Woodchopping Event. A big thank you to everyone who took part on the day, and a huge congratulations to the winners.

## Annual Charity Golf Day in Armidale

Our team hit the golf course this month to raise a total of \$21,300 for 3 deserving charities!

**Pathfinders** offers a broad suite of programs, projects and services aiming to improve the quality of life and wellbeing for children, youth and families within the communities we service.

**Australian Transport Museum** is run by a group of volunteers with the aim to create a museum to showcase the Armidale region's transportation heritage.

**DV Safe Phone** collects, repurposes and gifts mobile phones to victims of domestic violence. These 'Safe Phones' provide a lifeline to call for help when it is needed most.

## Tour De Rocks

Regional Australia Bank is proud to support and participated in Tour de Rocks, riding 254.7kms over three days! The journey started from Armidale with 345 riders and 110 supporters. Thank you to everyone who participated and supported the event. We raised a total of \$12,141.85 to help assist cancer research!



Inverell Show



Annual Charity Golf Day in Armidale



Tour De Rocks - photo by Studio LJ



Moree on a Plate

## 24/7 Fraud Monitoring

It's our priority to help you be as safe and protected online as you possibly can be, which is why we're pleased to share news of some changes to our fraud monitoring services.

Our 24/7, real-time fraud monitoring service has improved!

Our online fraud monitoring and prevention partners monitors your transactions – including OSKO transactions – for fraud in real-time and will alert you should a transaction be suspicious.

It's important to know that, as part of our fraud monitoring and prevention service, we may contact you via a phone call or SMS to check whether or not you have made a transaction.

*However, please remember, we will never ask you to:*

- Enter personal information via a link, or
- Provide login credentials, one-time passcodes, or card details over the phone.

If you are contacted by someone claiming to be from Regional Australia Bank or another reputable organisation asking that you log in to your account and make a payment, do not continue with the call, and contact us immediately.



Call Us On

 **132 067**

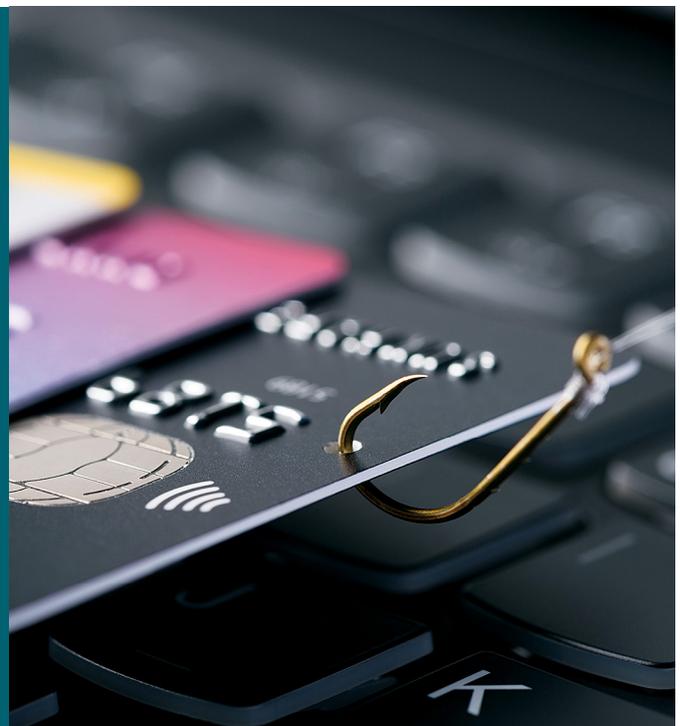
## Learn how to avoid common credit & debit card scams

It's a scary thought – but what would you do if your bank account was compromised? Many people in Australia are concerned about the increasing prevalence of credit and debit card fraud.



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## Have you chosen a **community group** to support?

The Community Partnership Program is an option on our everyday transaction 'Community Partnership' Account - **Get in Touch today! 132 067**

**COMMUNITY**  
**PARTNERSHIP**  
PROGRAM



## Basic Home Loan Introductory Discount Offer

For a limited time<sup>2</sup>, a 3 year introductory rate is now available on our Basic Home Loan.



**1.45% p.a<sup>1</sup> discount** applied to the Basic Variable Rate for the first 3 years.



**0.80% p.a<sup>1</sup> discount** applied to the Basic Variable Rate after the first 3 years, for the remainder of the loan term.

The 3 Year Introductory Discount Offer is effective from 30th March 2023 and is subject to change. <sup>1</sup>A discount of 1.45%p.a will be applied to the Basic Variable (Owner Occupier) Rate for the first 3 years of this loan. Discount applied to the advertised Basic Variable (Owner Occupier) Rate. At the end of the 3-year period, 0.80%p.a. discount will be applied to the advertised Basic Variable (Owner Occupier) Rate. Under 80% LVR, and New Business only. Available for owner occupied borrowings of \$100,000 or more and not available for construction loans. <sup>2</sup> Available for a limited time only and not in conjunction with any other product offering. Please refer to website or scan the QR Code for more information. Current rates, terms and conditions are subject to change. Terms, conditions, fees, charges, and normal lending criteria apply. Please refer to the Product Details, Conditions of Use and Target Market Determination when considering if this product is right for you. Regional Australia Bank Ltd ABN 21 087 650 360 Australian Credit Licence and AFSL 241167.

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