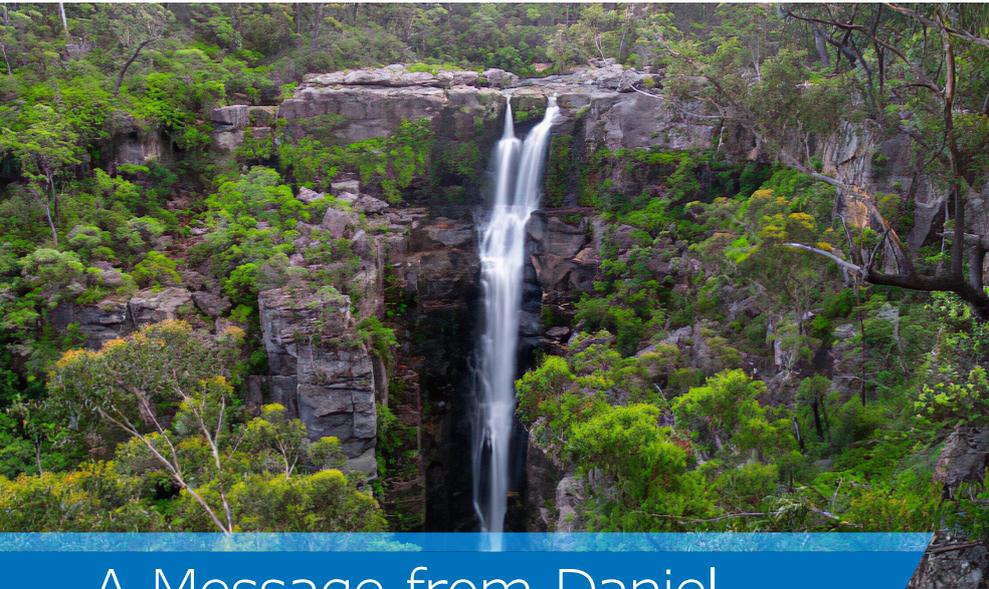


member news

Bowral | Moss Vale | Mittagong | Goulburn



A Message from Daniel

Welcome to our first newsletter of 2021.

2020 brought many challenges to our communities and I am sure you are like me, looking to 2021 with some optimism.

The resilience and ability to adapt by our local businesses, members and community organisations was inspiring. Adaptability helped many get through 2020 and focus on 2021 and the opportunities that this year may bring.

BDCU Limited like many locals, is looking to adapt, change and improve the ways in which we service our members now and into the future. Part of this process has begun, and as part of the renewal process, the Management team and the Board have commenced renegotiating our partnership agreement with Bendigo Bank to provide greater capability to our banking services beyond their current form in 2025.

While we carry out this review our banking service to our members across the highlands and tablelands remains unchanged.

As the management team moves through this review process we will keep our members informed.

I would like to take this opportunity to thank all of the staff at BDCU Limited who continue to focus on the need of our members and their communities, whether through corporate volunteering or providing banking services, the passion they show for our purpose is a credit to all.

The last 12 months saw incredible growth of our loans and deposits as more locals moved to their local bank. We now have over \$600 million in funds under management – a testament to the support of our members in choosing local.

Thank you to our members for choosing community. Thank you for choosing BDCU.

You belong here!

Regards,
Daniel Marmont
Chair BDCU Limited

Social Good

Do Good This Christmas Campaign 2020

We farewelled 2020 with our annual Do Good this Christmas Campaign. The spirit of Do Good this Christmas was more important than ever, as it was a time for human connection during a period of loneliness for many people. Last year, we joined forces with The Salvation Army, Southern Highlands Christian School, Oxley College, Chevalier College, Mittagong RSL, and the Wingecarribee Shire Council to collect gifts for children and non-perishable food items.

There was an overwhelming amount of donations from our generous local community, which enabled our staff to wrap presents and assemble 350 food hampers for those less fortunate. Presents and hampers were delivered to those in need through the Highlands Community Christmas Drive-Through Dinner by the Salvation Army.

BDCU Staff Volunteering

Our purpose as a social enterprise is to help local community groups and businesses flourish. As part of the BDCU My Community Program our staff receive one day of paid volunteering leave to support our My Community Groups. Currently, the staff have assisted Meals on Wheels and local footy clubs.

Our leadership team have participated in the boards of local not-for-profits including Bridges for Learning, BDCU Children's Foundation, HarbisonCare and the Goulburn Hospital Foundation.

If you would like to get involved to help support our Community Groups, please email info@bdcualliancebank.com.au

Meet The Team

ERIN MILLS Local Lending Specialist
Mobile: 0447 112 437

Erin is BDCU's Local Lending Specialist for the Southern Highlands and Business Centre. She has worked in the banking industry for 12 years and has extensive experience in lending, business banking and is known for her exceptional skills and passion for helping our members achieve their financial goals.

We had a chat about the benefits of banking locally and how BDCU can help our members reach their financial goals

Why BDCU?

Service!! You like old fashioned service? You got it!! You can still do everything you would need to do with other banks, but you get us! Local people, helping local people!

Why bank local?

With the world the way it is and has been over the past year or so, I think a lot more people are becoming more aware of who they do their business with and why, and gauging what is important to them. I feel for many people, service and trust is always important, and more recently making a difference. We are member owned organisation which means our profits stay local and in our community, to benefit our community. You get to deal with real local people who you know (or will get to know!) with great knowledge and connections.

What do you love most about living in regional Australia?

No traffic! No, would be the sense of community within the area with the people you know and connect with. We really saw how a strong sense of community



can support and assist people through things like the bushfires we saw last year. Local businesses supporting other local businesses and our community spirit is definitely special.

How do you spend your 'spare' time?

Spending time with family and friends, listening to music (hopefully live in the near future!), cooking and travelling..... but think that will be on the backburner for a little bit.

Did you know...

YOU CAN TRANSFER AND RECEIVE MONEY INSTANTLY.

Using Osko you can send and receive money in under a minute.

It's fast and easy to use, and already part of your internet banking, all you need is a PayID or a BSB and account number.

When transferring money using the BDCU Alliance Bank Banking App or online banking, simply select the Osko option in the transfer type field.

Visit our website to find out more on PayID and Osko.

YOUR PHONE IS NOW YOUR WALLET

You can store your BDCU Alliance Bank Visa debit or credit card in your Apple, Samsung or Google digital wallet, making payments fast, easy and secure.

Using an eligible device like your smartphone, tablet, or wearable you can make simple and contactless transactions.

It's simple to set up, and works online and in-store wherever you can tap and go.

Quick Tip

YOU CAN TEMPORARILY LOCK YOUR CARD UNTIL YOU FIND IT!



The BDCU Alliance Bank App allows you to lock your debit or credit card until you find it.

Locking your debit or credit card will stop all transactions, withdrawals and direct debits until you unlock your card.

To lock or unlock your card:

- 1 Login to the BDCU Alliance Bank App
- 2 Click the cards option located in the app menu
- 3 Select the card you wish to lock or unlock
- 4 Tap the toggle 'your card is unlocked'.

Our Mittagong Business Centre is cashless.

Our Mittagong BDCU Centre was repurposed in mid-2020 as a dedicated local business centre supporting businesses with in depth requirements such as commercial solutions and complex lending requirements.

In addition to business banking, lending and advice services the Centre is focused on connecting local businesses with the resources and knowledge they need – now and into the future. Getting this right means more local employment opportunities, skills retention and money re-invested back into our community.

The Business Centre is a cashless centre, specialising in advice and non-cash business banking services. The ATM service remains in place, facilitating cash withdrawals 24/7.