

SERVICE ONE to ONE

WINTER 2017

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Another successful year raising funds for a vital community service



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A message from Matt

How time is flying by – at the time I write this I can't believe it is approaching 12 months since I took on the role of Chief Executive at SERVICE ONE. It's been an incredibly busy period for the organisation as we work towards realising all of the benefits of the Alliance Bank model. There is a large standardisation project underway that is looking to improve our efficiency and reporting capabilities. Core banking licencing and maintenance costs have now transferred to Bendigo Bank and we continue to work through our product development ambitions.

A few weeks ago we added another mobile banking option with the introduction of a dedicated App. While eLink ON-THE-GO mobile banking has been available for a number of years now, it's not always the easiest interface to use on certain smartphones. The SERVICE ONE Alliance Bank App is optimised for both iOS and Android smartphone operating systems and initial feedback has been positive. If you're not already using the App, I encourage you to check out the article in this newsletter that contains more information on this service and what it can do for you. For Members using the App, we encourage you to provide feedback using the feedback form that's part of the App as this provides us with great insight in terms of how well it's servicing your needs and also enhancements we can look at for future updates.

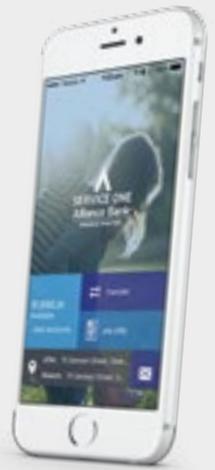
Over the coming months, you will see further developments with additional products and services. These include our no frills credit card with a 55 day interest free period on purchases, additional options when it comes to savings and transactional accounts, and an expanded suite of small business banking solutions.

Our arrangement with the National Health Co-operative (NHC) has been in place since late 2015 and it's great to see SERVICE ONE Members taking advantage of the discounted NHC membership pricing. The Strategic Investment Committee (a sub-committee of the Board) has considered several additional impact investments and recently we've confirmed our involvement in the Assistance Beyond Crisis program, providing survivors of domestic and family violence access to interest free loans, as well as the Mill House which is a social enterprise accelerator program, looking to fast track and nurture other socially conscious businesses in our community. Further information on both of these initiatives is available in this edition of the Member newsletter.

I'd like to take the opportunity to thank all those Members who completed the 2017 Member survey. There is a lot of information that is captured as part of this survey but we appreciate you taking the time and sharing your thoughts. The survey results are an important part of our business planning process and provide us with important insight. In terms of results, pleasingly, our overall Member satisfaction remains strong at 94 per cent and 76 per cent of participants are active advocates for SERVICE ONE, recommending us to family and friends which is fantastic.

Until next issue

Matthew Smith
Chief Executive



Dedicated App provides additional mobile banking option

The SERVICE ONE Alliance Bank App is now available to download to iPhone or smartphones using Android. Many Members already utilise eLink ON-THE-GO mobile banking and you may be asking yourself what's different. In addition to having an interface that is easier to use on smartphones and having the functionality you'd expect from a banking App such as viewing account balances, transferring funds, paying external parties etc., the App does have some increased functionality not available on eLink ON-THE-GO, including:

- activating a new access card
- locking (and unlocking) access cards if you feel you've misplaced them
- the ability to setup a quick balance view of your preferred account (without needing to log into the App), and
- establishing a savings goal linked to a particular account.

And if you already use eLink Internet banking or mobile banking, you can access the App now. All you need to do is download the App from either the App Store or Google Play, searching for 'SERVICE ONE Alliance Bank'. Launch the App on your phone and login using the same details you use for Internet or mobile banking. You'll then be prompted to select from a 4-digit PIN, pattern or fingerprint (if enabled on your phone) for ongoing access to the App. The App uses One-Time Passwords for the same transactions and functions you currently use this second level authentication for.

More information on the App can be found on our website at soalliancebank.com.au/App, including some Q&As that might assist if you encounter any issues. Alternatively, feel free to phone us on 1300 361 761 and our team will be able to assist.

Nurturing social enterprises

SERVICE ONE has been working with the University of Canberra and the CBR Innovation Network to develop initiatives to help fast track and nurture other socially conscious enterprises in our region. This has led to the establishment of the Mill House Social Enterprise Accelerator as well as the SERVICE ONE Social Enterprise Hub. The Accelerator is a three-month, capacity building program designed to accelerate the business growth and impact of not-for-profit and for-profit social ventures. The first season of the program is taking place from July–September.

The SERVICE ONE Social Enterprise Hub is a dedicated space that's been established on the University of Canberra campus that allows social enterprises to work, train and strategise from, network and access business facilities. This facility officially opened mid-year.

These services are particularly important in our region as local social venture entrepreneurs have historically only been able to access similar support in larger cities such as Sydney and Melbourne. We want to encourage more locals to establish their own social enterprises and have this as a thriving sector in our region. Keep in mind SERVICE ONE is a social enterprise and by utilising us for your banking and finance needs, Members are supporting this sector.

More information on the Mill House Social Enterprise Accelerator is available at millhouseaccelerator.com.au.



THE MILL HOUSE
SOCIAL ENTERPRISE ACCELERATOR

The social enterprise category continues to grow as more and more businesses and entrepreneurs decide to build their existence on the ability to create positive societal and/or environmental change for a commercial return. The category has developing consumer support as more and more people are expecting a higher degree of ethics and morality from the companies they have their dealings with.

Assistance Beyond Crisis supporting survivors of domestic violence

SERVICE ONE is working with Care inc. to offer the Assistance Beyond Crisis (ABC) program to survivors of domestic and family violence. The ABC program offers interest free loans to help pay for vital goods and services such as car repairs, housing costs, education expenses and childcare fees. Local research shows that 80–90 per cent of women seeking support for domestic violence experienced financial abuse and 25 per cent were left responsible for a debt accrued by their partner. Over half became homeless in the year post-crisis. Micro-finance programs such as the ABC program will help close the gap for the 'missing middle' – those between crisis and having re-established their lives, and between low-income safety nets and being able to afford services.

ABC loans are available to a maximum of \$5,000 (dependent on income and repayment capacity), with a loan term up to three years. To be eligible for ABC assistance a person must:

- ✓ have experienced and left a domestic violence situation
- ✓ live or work in the ACT or surrounding NSW region, and
- ✓ have a moderate income (approximately \$50k–\$100k a year).

The ABC program is managed by Care inc. with support from SERVICE ONE and we're pleased to be involved in such a worthy community initiative.

If you would like to contribute to the ABC program, you can donate in-person at any SERVICE ONE Branch or by EFT transfer (details at soalliancebank.com.au). Donations over \$2 are tax deductible. More information on the program is available at assistancebeyondcrisis.org.au and carefcs.org.

Our reusable tote bags are back

With the removal of plastic bags in ACT supermarkets, grabbing those reusable bags out of the boot of the car on the way to do the groceries has become the norm for many of us. Regardless of where you live, it's a great practice and helps to keep plastic bags out of landfill and waterways. The SERVICE ONE tote bags are larger in size than others available making them great for longer items, they have a Velcro tab to secure the top and longer handles so you can carry multiple bags over your shoulder easily. We've also added a loop so you can hang them as you put in your groceries at the checkout.

Be sure to pick up yours next time you're at a SERVICE ONE Branch – please note there is a limit of five per person and they are available until we run out of stock. And you'll be helping us spread the word of Do Good Banking!

New card fraud monitoring arrangements in place

Recently we moved to new card fraud monitoring arrangements. Not only has this broadened the scope of the types of transactions being monitored, but it means Members may be called outside of SERVICE ONE's normal business hours to confirm card transactions. If our monitoring systems detect potential fraudulent activity on any of your access cards, you may now receive a phone call between 7am and 10pm, seven days a week.



Card and PIN safety

When it comes to utilising cards to access cash or make purchases and using Internet, phone, mobile banking facilities, it's incredibly important we're always mindful of minimising the risk of unauthorised access to accounts and funds. Much of this comes down to maintaining card and PIN security. Keep in mind the following tips to help minimise fraud:

- sign the strip on the reverse of cards immediately upon receiving them
- don't tell anyone your PIN (including family and friends) and don't let anyone else use your card and/or PIN
- use care to prevent anyone else seeing your PIN when entering this at an ATM or POS terminal – this would include being mindful of anyone behind you and covering your hand as you enter the PIN for instance
- at the point of transaction, be mindful of any equipment that doesn't look right (this could include loose card readers or keypads on ATMs that could indicate a skimming device or unauthorised camera that is looking to capture you inputting your PIN)
- don't choose a PIN easily identifiable or retrievable (for instance a date of birth or any part of your name)
- don't use the same PIN on multiple cards
- never write the PIN down
- immediately report the loss, theft or unauthorised use of a card or PIN
- examine your account statement carefully immediately upon receiving it
- consider using Alert services and SMS Banking to keep on top of transaction activity and account balances*, and
- consider using banking Apps to keep an eye on account balances and some Apps allow you to lock and unlock access cards if you feel you've misplaced them.

Keep in mind carelessness when it comes to card and PIN security can increase your liability for any unauthorised transactions.

More information on card and PIN safety can be found on our website at soalliancebank.com.au and in our Operation of Accounts and Access Facilities booklet.

*These services can attract fees – refer to the Schedule of Fees and Charges for details.

Lock Up Your Boss raises \$70k for Lifeline

We recently wrapped up our involvement in the third Lock Up Your Boss initiative, raising funds for Lifeline. The 2017 event raised over \$70k which is a fantastic effort.

Acknowledging bosses are not always in a position to take hours out of their schedule to be physically locked up in a community space as we have done in previous years, this year we moved the initiative to a virtual prison model, where boss participants were held captive in their office/workspace on Friday 9 June until they reached their bail target.

There were some outstanding individual efforts, with several bosses raising around the \$7k mark each. Since the establishment of this fundraising event in 2014, we've managed to raise over \$170k for Lifeline – money that's used to keep this vital crisis support and suicide prevention service available to the community.

Thanks to all the local bosses (including our very own Matt Smith) who participated in the 2017 initiative – a great effort by all!



Staff milestones

Congratulations to our staff milestones over the past six month period. Jann from our Tumut Branch celebrated 25 years of service and Shauna from our Batemans Bay Branch reached five years of service. Well done to both.



Use your QR code scanner on your smartphone to 'Like' or 'Follow' us now.



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