

LATEST NEWS, INFORMATION AND FINANCIAL TIPS

Summer 2018

AWA ALLIANCE BANK STADIUM OPEN FOR BUSINESS.

It has been years in the making, but finally we can announce that AWA Alliance Bank Stadium is open for business. Domestic games have been played in the 6-court facility since the 4 November 2017 and there was an official opening late last year for the who's who of basketball to attend and celebrate the success of the project.

Acknowledging the support of the naming rights partner of the stadium, AWA Alliance Bank, Sebastian Loader, Basketball Geelong Chairman said, "AWA Alliance Bank have been such amazing supporters of this project, and we would not have been able to open this facility without them. We look forward to continuing our partnership with AWA Alliance Bank for many years to come."



that have not come to fruition. To be able to stand up in front of all our supporters and officially open this facility was very fulfilling," Mr Loader said.

Due to the popularity and growth of domestic basketball, there are more than 3,500 members in the Geelong region, Basketball Geelong has been in desperate need of additional basketball courts and has been looking at ways of delivering these additional facilities for a very long time.

"It is such an exciting time for Basketball Geelong to have our own 6-court facility to meet the demand of our players in the Geelong region."

Sebastian Loader - BBG Chairman



"It is such an exciting time for Basketball Geelong to have our own 6-court facility to meet the demand of our players in the Geelong region. Having our own courts has been a goal of our association for a number of years, and several other plans and projects have been designed over that time

Under the Alliance Bank Model AWA was able to invest member capital to fund the loan and structure it so new business from Basketball Geelong members and their families will help pay it down. As an Alliance Bank, AWA is able to effectively invest in its community and grow its member base. It's a win, win outcome and a great example of the principal of shared value.





DO GOOD BANKING AWARDS

AWA's nomination for the Alliance Bank Do Good Community Award (Jacqui Bennett) has reached the final six from a competitive field of 22

Jacqui founded Humans in Geelong in July 2016. She was sick of all the bad news and wanted to shed light on all the positive things that were happening locally. Humans in Geelong is on facebook, a website, Instagram and twitter.

It celebrates the people in our community who are making a difference, highlights creativity, sustainable practices and opportunities within the region. Two stories are shared a week, so over 150 stories have been told and the facebook

page has a following of almost 7,000. She organised a Humans in Geelong Expo last year at Deakin Waterfront, which encouraged individuals and groups who have been featured to participate.

There were 40 exhibitors, 16 speakers and 8 live performers. Humans in Geelong provided a platform for these inspirational people. We wish Jacqui well in her endeavours to make Geelong a more caring and connected community.

To read the extent of what Jacqui has done for Humans in Geelong, visit our website - www.awaalliancebank.com.au.

AWA waives personal loan establishment fee for a limited time.

NOW IS THE TIME TO UPDATE TO A NEW CAR!

There are great deals on new cars at the moment, and with a rate this low, now has never been a better time to update your car. Borrowing \$30,000 for a new car could be as cheap as \$136.00 per week based on this great new offer.

NOT JUST A LOW INTEREST RATE OF 6.70%p.a.

Our secured personal loan has more than just a great rate, and buying a new car is just one of the ways our Members can use it.



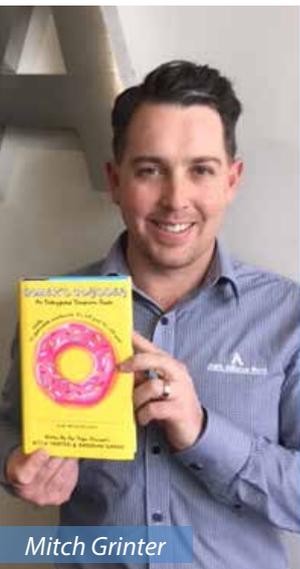
You can use this loan to consolidate debt, pay off credit cards, purchase a caravan or boat, or even help take you to your dream destination.

You simply need to be able to provide a vehicle as security equivalent to 70% of the loan amount, to qualify for this great rate.

All with the peace of mind that you will pay no ongoing fees and therefore ensuring that your payments are totally applied to the reduction of your debt.

INTERESTED? - FINDING OUT MORE IS EASY!

Let us give you an idea of what your repayments might be, visit our website www.awaalliancebank.com.au or call our friendly team on 1300 056 953.



AWA can now proudly say we have an author in our midst! Mitch Grinter from our Geelong office recently celebrated the publication of his book about The Simpsons, "Homer's Odyssey: An Embiggened Simpsons Guide."

Combining child-hood memories with analysis of the show itself, the book is a great look back at life growing up in the 90s and also features exclusive interviews with the show's creators, actors and animators. It is available online and in all good book stores.

Mitch Grinter



AWA Alliance Bank and PEACH (Personnel Employed at Alcoa Charity Help) have joined forces to help the disadvantaged people, community groups and health care organisations within the Peel region of Western Australia (WA).

The Port Bouvard Surf Lifesaving Club is one of the many local not-for-profit groups Alcoa employees have helped through PEACH, providing a grant for new rescue boards.

PEACH is a trust fund founded in 1979 by a group of Alcoa Pinjarra Refinery employees.

Contributions can be salary sacrificed and donations are recorded on your group certificate.

Today, PEACH continues to be funded and administered by Western Australian Alcoa employees, but member numbers are down to around 650, that's only one in six employees in WA .

At this time of the year in particular, PEACH is contacted by many charity groups who are desperate for help.

For as little as \$2 per pay – that's less than the price of a cup of coffee - a small contribution from you can help make a big difference within the local community.

Thanks so much to those employees who already contribute, if you would like to join contact your site PEACH Administrator

If you are not already a member, your small contribution each pay will help get funds up to a level where PEACH can help more worthy organisations.

As an update to our Spring Newsletter article regarding the four major banks removing ATM direct charge fees, we can now advise that Bendigo Bank will also not be charging Alliance Bank members an ATM direct charge fee.

AWA members have access to over 3,000 rediATMs free of direct charges and they can now use any of the four major banks' & Bendigo Bank ATMs without charge as well.



GEELONG OFFICE FAX NUMBER CHANGE.
The new number is : 03 5223 3494.

INTEREST RATES: Effective: 01/01/2018

S99 - GENERAL SAVINGS ACCOUNT	0.00%
Balance Range	
\$1 - \$99,999	0.00%
\$100,000+	0.00%
<i>Interest calculated on daily balance and credited 30 June and 31 December each year.</i>	

S5 - BONUS SAVER ACCOUNT	1.25%
Balance Range	
\$1,000+	1.25%
<i>Interest calculated on daily balance and credited 30 June and 31 December each year. Minimum balance \$1,000.</i>	

S98 - PENSIONER ACCOUNT	2.00%
Balance Range	
\$1 - \$1,999	0.25%
\$2,000 - \$48,599	1.00%
\$48,600+	2.00%
<i>Interest calculated on daily balance and credited 30 June and 31 December each year.</i>	

LOAN INTEREST RATES		
Personal Loans	Interest Rate	Comparison Rate
Secured	6.70%	6.91%
Unsecured	11.70%	12.75%
<i>WARNING: These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Fees and charges apply.</i>		

S72 - BILL PAYING ACCOUNT	0.00%
<i>Interest calculated on daily balance and credited 30 June and 31 December each year. Interest calculated daily on debit (overdrawn) balances and debited to the account at the end of each month.</i>	

MORTGAGE LOANS - OWNER OCCUPIED (COMPARISON RATES)			
	<\$250,000	\$250,000 - \$499,000	\$500,000+
Standard Variable	4.08%	4.03%	3.98%
Interest Only	4.08%	4.03%	3.98%
Fixed (1 - 5 Yr Options)	Rate on Application		

S45 - CHRISTMAS CLUB ACCOUNT	0.25%
<i>Interest calculated on daily balance and credited 30 November each year.</i>	

S92 - YOUTH ACCOUNT	1.25%
<i>Interest calculated on daily balance and credited 30 June and 31 December each year.</i>	

MORTGAGE LOANS - INVESTMENT (COMPARISON RATES)			
	<\$250,000	\$250,000 - \$499,000	\$500,000+
Standard Variable	4.61%	4.56%	4.51%
Interest Only	4.61%	4.56%	4.51%
Fixed (1 - 5 Yr Options)	Rate on Application		

FIXED TERM ACCOUNTS		\$5,000-\$49,999	\$50,000-\$99,999	>\$100,000
I1	1 Months	1.50%	1.50%	1.60%
I2	2 Months	1.75%	1.75%	1.85%
I3	3 Months	2.35%	2.40%	2.45%
I4	4 Months	1.75%	1.80%	1.85%
I5	5 Months	1.75%	1.80%	1.85%
I6	6 Months	2.45%	2.50%	2.55%
I7	7 Months	1.75%	1.80%	1.85%
I8	8 Months	1.75%	1.80%	1.85%
I9	9 Months	2.50%	2.55%	2.60%
I10	10 Months	1.75%	1.80%	1.85%
I11	11 Months	1.75%	1.80%	1.85%
I12	12 Months	2.65%	2.70%	2.75%
I24	24 Months	2.90%	2.95%	3.00%

Interest fixed for the term of the investment. Interest calculated on daily balance and credited on maturity. For terms greater than 12 months, interest also credited annually.

LOAN ESTABLISHMENT FEE	
Personal Loan	\$150.00
Mortgage Loan	NIL
Overdraft	\$150.00

1. The comparison rates displayed are calculated as follows:
 -Mortgage Loans with a loan amount of \$150,000 over a 25 year loan term
 -Secured Personal Loans with a loan amount of \$30,000 over a 5 year loan term
 -Standard Personal Loans with a loan amount of \$10,000 over a 3 year loan term

WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.