

# The Summerland LIFESTYLE



January 2006  
THE NEWSLETTER FOR  
THE SUMMERLAND CREDIT UNION



**Life without  
your car?  
Unimaginable!**



**Older Workers get  
more flexibility to  
move into Retirement**



**Summerland  
provides support  
for Evans Head CTC**

**Summerland**  
CREDIT UNION



## Summerland wins at inaugural Casino Business Awards

Summerland's Western Region Manager Julie Wagner accepts the Award for Professional Services at this year's inaugural Casino Business Awards.  
(Photo courtesy of the The Northern Star).

The Casino business community were out in force for the inaugural Northern Star Casino Business Awards held on Saturday 12 November 2005. The Awards showcased the very best of local business in Casino across a diverse range of industries, with more than 140 people attending the gala celebrations. The evening was a real show of confidence and recognition of the contribution made by local

businesses toward the town's economic prosperity.

Summerland Credit Union was fortunate enough to win the Award for *Professional Services*, as well as finishing runner up in the major Award for the evening, the *Outstanding Business of the Year*, which was won by Mitre 10 Solutions CS & B Hardware Casino.



## Go to the Movies on us!

Summerland Credit Union is giving all Home Loan customers the opportunity to win tickets to the movies every month! If you have a mortgage loan with Summerland Credit Union, you will automatically go into the draw to win a

double pass to Birch Carroll and Coyle each month. And best of all, we will be giving away a double pass each month for every Summerland branch! That means 12 double passes each month, and more chances to win!

Best of luck and we'll see you at the movies!

## New Look for Summerland ATMs

As part of a recent upgrade of the Summerland Credit Union's Automatic Teller Machines, new and improved machines have now been installed at a number of existing localities across the Far North Coast. New machines are now operational at our Nimbin, Casino, Lismore and Ballina branches, with an additional new machine also installed at Ballina Fair. These upgraded machines are now complimentary to Summerland's other machines located in Tweed Heads, Kingscliff, Bangalow, Lennox Head, Kyogle and Southern Cross University.

In addition to having a brighter and more contemporary design, the new machines offer larger and easier to read information

screens and buttons.

### PLEASE NOTE!

When using the new ATM's it is important for members to be aware that the new machines only require your card to be inserted and removed slowly before commencing your transactions. You DO NOT need to leave the card in the reader slot in order to use the ATM. All you have to do is insert the card and remove the card in one action so that your card can be read correctly.



...the best thing.

Before acquiring any Summerland Credit Union product or service you should consider the product's suitability given your individual needs and circumstances. Summerland Credit Union recommends that you read the appropriate Product Disclosure Statement and Financial Services Guide before making any decision. These documents are available from any Summerland Credit Union branch, as well as on our website at [www.summerland.com.au](http://www.summerland.com.au)  
AFSL 239238 ABN 23 087 650 806

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Please note that all branches open at 9.30am every Tuesday due to staff training requirements.

## ATM BRANCH



### ALSTONVILLE

Mon - Fri, 9am to 5pm  
88 Main Street



### BALLINA

Mon - Fri, 9am to 5pm  
165 River Street  
(Extra ATM located at Ballina Fair)



### BANGALOW

Mon - Fri, 9am to 5pm  
Cnr Station & Byron St's



### CASINO

Mon - Fri, 9am to 5pm  
63 Walker Street



### EVANS HEAD

Mon - Fri, 9am to 5pm  
3/10 Oak Street



### KINGSCLIFF

Mon - Fri, 9am to 5pm  
84 Marine Parade



### KYOGLE

Mon - Fri, 9am to 5pm  
94 Summerland Way



### LENNOX HEAD

63 Ballina Road (ATM only)



### LISMORE

Mon - Fri, 9am to 5pm  
Head Office  
101 Molesworth Street



### NIMBIN

Mon - Wed, 10am to 4pm  
Thu - Fri, 10am to 5pm  
Nimbin Village Pharmacy



### OCEAN SHORES

Mon - Fri, 9am to 5pm  
Shop 33, Ocean Village Shopping Centre



### TWEED HEADS

Mon - Fri, 9am - 5pm  
40 Greenway Drive



### UNIVERSITY

Mon - Fri 9am - 5pm  
Southern Cross Uni  
Goodman Plaza  
LISMORE

## FROM THE CEO'S DESK

### Dear Member,



Welcome to a brand new year!

Let me firstly say that I hope you and your family had a wonderful Christmas, and are looking forward to a happy and prosperous 2006.

With a very hectic 2005 now behind us, it is time to reflect upon some of the highlights of the past 12 months, as well as looking forward to the challenges in the year ahead.

2005 marked a time of real achievement at Summerland "behind the scenes", with a significant investment in new equipment and resources to provide a more efficient delivery of services to members. New equipment in our branches such as computer terminals and ATMs, as well as the upgrading of the communication network have been a priority this past 12 months, especially as Summerland works toward the introduction of our brand new banking platform this year. The new banking platform will be one of the largest projects ever undertaken by Summerland, and will deliver new standards of service and efficiency for both staff and members alike.

In reflecting on the past 12 months, I was also very proud of Summerland's continued involvement in many of the community based events across the region, and in particular the outstanding efforts made by our staff. On the sponsorship front, we continue to be involved in many well-known local events that stretch right across the region. From our major sponsorship of the North Coast National Arena Spectacular through to the Kingscliff Art, Food and Jazz Festival; from the Bangalow Billy Cart Derby to the Schools Newspaper in Education Awards, Summerland provides support and assistance to people from all walks of life.

One sponsorship in particular rates a special mention this year, and that is the Industry Scholarship program at Southern Cross University. 2005 marked the 11<sup>th</sup> year that Summerland Credit Union has provided scholarships to local students who choose to study at Southern Cross University. Summerland was the inaugural sponsor of the

Industry scholarships in 1995, and in that time has provided a total of \$165,000 toward scholarship funding for students who have achieved academic excellence in circumstances of hardship and disadvantage. Summerland continues to sponsor three concurrent scholarship recipients each year for a period of three years, and the program encourages talented local students to continue their higher education in the local region.

Our staff have been the key to our charitable and fundraising activities throughout the past year, and their efforts for local charities have been absolutely outstanding. Some of the highlights for 2005 included participation in the Relay for Life at Kingsford Smith Park in Ballina, with the 22 members of the Summerland team raising more than \$1500 for cancer research. Summerland also hosted a very special movie night at Birch Carroll and Coyle in Lismore for the movie "Must Love Dogs" in order to raise money for Guide Dogs NSW. In addition to actually having some real life Guide Dogs on hand, more than 160 people attended this wonderful event to raise money for the invaluable work of the Guide Dogs in our local region.

Our popular seminar series events were also well attended by both members and non-members alike, with our *Morris Kaplan*, *Robyn Henderson* and *Financial Planning* programs well received by all attendees. Our commitment to providing high quality, informative and free presentations to members will continue with functions already confirmed for 2006 including "Negative Gearing", "Budgeting made Easy" as well as a special event to commemorate those members who have been with the organisation for 20 years or more.

I look forward to catching up with you in 2006!

Regards,

Margot Sweeny  
Chief Executive Officer



## Life without your car? Unimaginable!

Some people consider their car their most prized possession - their baby - and spend hours each week, cleaning and polishing it. Some give their car a name and think of it part of their family; some say it's just a way of getting from A to B, others drive cars that they feel reflect their image. Some people have short term relationships with their cars; others, a life-long love affair.

We may not all have a deep and meaningful relationship with our car, but it has to be said, that we love to drive it. There were ten million registered vehicles on Australian roads last year. Imagine life without your car.

Last year in Australia, 88,000 motor vehicles were stolen, that's 241 every day. Some of these cars weren't insured and many of them had lax security. For the victims of motor vehicle theft, the location was most likely to be a community location (54%) followed by a residential location (26%). That's around 22,000 cars stolen from people's homes.

There are close to 4,800 car accidents every day, and 550 people suffer injuries. Our love for driving doesn't always translate to driving carefully and safely.

Car owners who insure their vehicles do so for the peace of mind of knowing that should their vehicle be involved in an accident, be stolen or damaged, that

they will be able to get back on the road quickly.

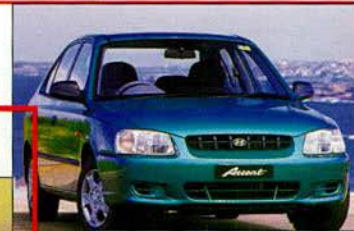
A CUNA Mutual Group motor vehicle insurance policy protects the policy holder in the event their car is damaged in an accident, or another vehicle is damaged by the policy holder's car. It also protects the owner in the event their car is stolen, covers emergency expenses, temporary emergency repairs and protects the No Claim Bonus and gives a guarantee on repairs. The CUNA Mutual Group also offers basic cover for fire, theft and third party property damage or third party property damage only.

If you need to make a claim it's important to know the process is as easy and stress free as it can be. At the CUNA Mutual Group, the Claims Service Centre is available 24 hours a day, seven days a week and their experienced claims team will support policy holders throughout the process.

There are ways of minimising the risk of damage to your car:

- Invest in a good quality lock or alarm;
- If possible, park your car securely off the street;
- Keep valuables out of sight; particularly mobile phones and laptop computers;
- Drive safely at all times.

To arrange your CUNA Mutual Group



motor vehicle insurance protection, to obtain a free quote, or for more information about CUNA Mutual Group's full range of insurance solutions, call Summerland Credit Union on 1300 361 561.

*Insurance policies have certain conditions, limitations and exclusions. Any advice provided has not considered your personal objectives, financial situation or needs. Before acting on the advice and deciding to acquire or continue to hold an insurance product(s) you should carefully read and consider the Product Disclosure Statement(s) (PDS) and consider whether the advice provided is appropriate to your personal objectives, financial situation or needs. PDS's are available from Summerland Credit Union or the CUNA Mutual Group.*

*\*Products are issued by CUNA Mutual General Insurance, a business name owned by CUMIS Insurance Society Inc ABN 72 000 562 121, AFSL 245491 (Incorporated in Wisconsin U.S.A. The members of the Society have no liability).*



Summerland's Donna Kildea  
with the Education and  
Training Award

## Summerland Honoured at Australian Business Limited Annual Awards 2005

Australian Business Limited presents these awards each year to recognise excellence in business innovation, education and training, export and OHS (Occupational Health and Safety) shown by Australian companies.

The judges rewarded Summerland Credit Union for going "beyond regulatory and compliance training to build a culture of inclusiveness".

"Summerland Credit Union has developed a mix of vocational and higher education opportunities that complement and support in-house development activities," said the judges.

"Australian Business Limited congratulates all those businesses that entered the Australian Business Limited Annual Awards 2005," said Managing Director, Australian Business Limited Mark Bethwaite.

"Running a successful business is a difficult task and it is important that outstanding performance is recognised."

Summerland's Executive Manager Corporate Services Donna Kildea (pictured) was on hand to personally accept the Award on behalf of Summerland at the gala presentation held at the Star City Casino in Sydney.

**Summerland Credit Union** has taken out the Australian Business Limited Annual Award 2005 for Education and Training.



# Older Workers Get More Flexibility to Move into Retirement

**If you're under 65 and considering semi-retirement, a recent change to the superannuation laws could open up some new opportunities for you.**

Under the superannuation laws that applied up until 30 June 2005, anyone under 65 generally had to fully retire from the workforce to access their superannuation benefits. This meant that those who wanted to reduce their working hours in the years leading up to full retirement may not have been able to do so, as they couldn't access their super to make up for reduced income. New rules coming into effect address this issue, allowing mature age workers to access their superannuation as an income stream. This means people will be able to cut their hours down and supplement their income via a superannuation pension. The new measure is known as 'Transition to Retirement'

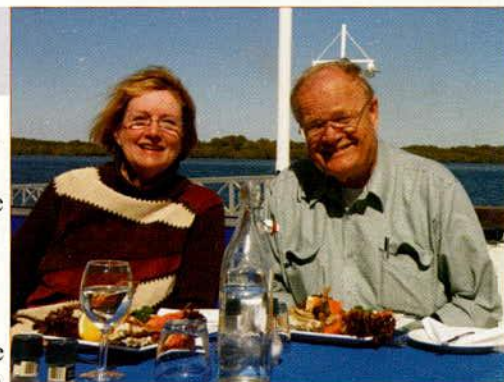
There are some conditions regarding access to your superannuation before you are 65 or retired:

- 1) You must be at least 55 years old, &;
- 2) You must rollover to a long term, 'non-commutable income stream'.

The income streams you could roll over to are either an 'allocated pension', a 'term allocated pension', a 'complying annuity' – or a combination of all three. Allocated pensions are more flexible. Normally you can withdraw lump sums from an allocated pension at any time. However, if you commence one under these rules, whilst still working you will not be able to do so. Once you meet what is known as a 'condition of release' such as retirement or age 65, you can make lump sum withdrawals. However until that time, you will receive income only. If you go back to full time work, or for any reason decide that you don't need the income, you are able to roll some or all

of the balance back to superannuation.

There is no limit to the amount you can rollover to a non-commutable income stream under these rules, nor do you have to prove that you have cut down your hours. In fact, if you are 55 or over and still working full time, you can make use of these rules!



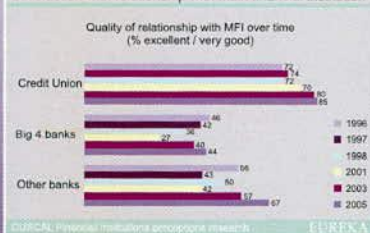
Here are some examples of how this change could assist someone in their transition to retirement.

David is 59 and works around 30 hours a week earning \$60,000 pa. He is thinking about retirement, however doesn't want to stop work completely. He wants to reduce his hours down to 10 a week, which means he will only earn \$20,000 pa. David estimates that he and his wife need another \$25,000 pa to meet their lifestyle needs, and decides to rollover \$250,000 from his super fund to commence an allocated pension drawing the \$25,000 pa that they need. Because the allocated pension income comes with a tax rebate of 15% of the income drawn, they are now paying over \$3,000 less tax a year than if he received the income as salary. That extra money could be used to contribute back to superannuation to save for the future – and to qualify for a Government co-contribution, but that's another story.

To find out more about whether you can utilise the benefits of accessing your superannuation as an income stream, contact the Summerland Credit Union Financial Planning Team on 1300 361 561.

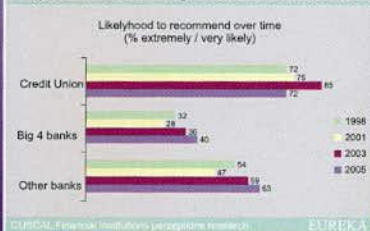
## Relationships

Satisfaction with relationship with main financial institution



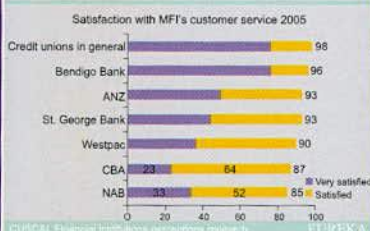
## Relationships

Likelihood of recommending financial institution to others



## Relationships

Satisfaction with financial institution's customer service



## Credit Unions lead the field in customer satisfaction

Summerland Credit Union members are part of the most satisfied group of customers in Australian financial services, according to new national market research.

Australia's credit unions have yet again recorded the highest level of customer satisfaction of any finance sector business in a recent survey. 85 per cent of credit union members rate the quality of their credit union relationship as excellent or very good. By contrast only 44 per cent of big bank customers consider they have an excellent or very good relationship with their bank.

The finance industry survey - commissioned by CUSCAL, the peak credit union body, and conducted by Eureka Strategic Research - also found that 3 in 4 credit union members are satisfied or very satisfied with the products and services provided by credit unions, with a similar level reported for customer service.

A consistent pattern of excellence by credit unions in customer service has now been recorded since these surveys commenced: 1996 72%; 1997 74%; 1998 72%; 2001 79%; 2003 84%; and 2005 85%. The survey found that the key attributes that

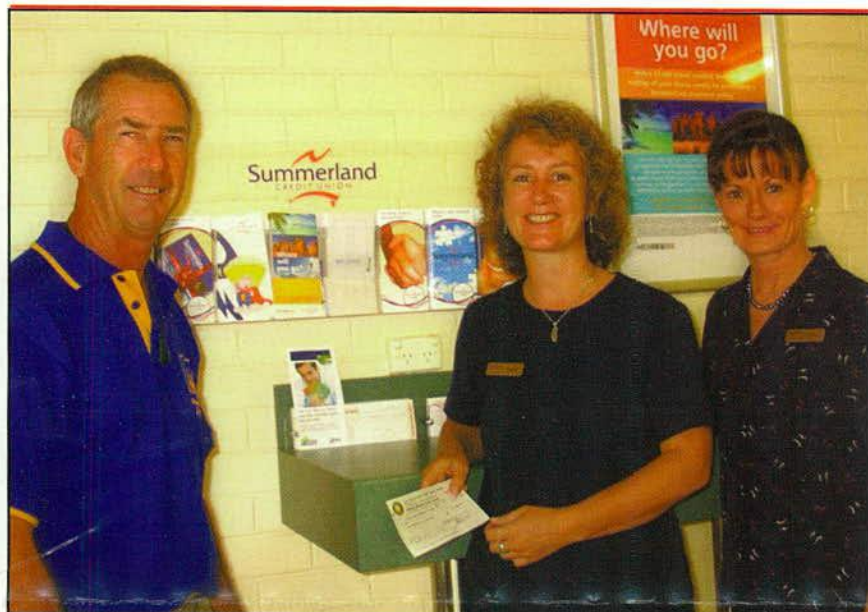
distinguish credit unions in the finance marketplace are: fairer fees and charges; a community focus; looking after customers not just shareholders; and more personal customer service.

Summerland Credit Union CEO Margot Sweeny stated that these results are a powerful sign of the credit union difference.

"Member service is the foundation of the Summerland Credit Union. Whether a credit union is providing a loan, giving members advice on budgeting and finances or offering a better deal on a car or home loan, credit unions are making a difference for their members and the community as a whole".

"Credit unions are part of a strong, diverse, and highly regarded industry. Our mutual and democratic structure provides credit unions with an advantage over our competitors our community focus and determination to maintain member benefit," she said. "Summerland Credit Union offers a different kind of banking that provides members with better service, fairer fees and a community focus, that is lacking from the big banks".





## Summerland Provides Support for Evans Head CTC

The Evans Head Living Museum and Community Technology Centre (CTC) was very honoured to receive a cheque for \$600 from the Summerland Credit Union in recognition of our joint aims of working together within the community. Nev Hamilton, treasurer of the Evans Head CTC recently visited the credit union's branch in Oak Street, Evans Head to receive the cheque from the credit union's Southern Region Manager Lesley Black and Evans Head Member Service Officer Diane Stewart. (pictured)

As well as offering financial support and guidance to the Centre, this donation is an important event in the life of the Centre as Summerland Credit Union is the first local business to

significantly recognise the importance of the Centre to the Evans Head community as a whole. The money will go directly toward providing more facilities for the centre, as well as classes for local people.

The CTC currently offers people of all ages the opportunity to learn more about using computers and their applications, including access to email and even how to do on-line banking.

Summerland Credit Union is also looking to provide classes in the future to teach people how easy and secure it is to use on-line banking facilities, such as their own Paccess product, for their day-to-day banking needs.

## IMPORTANT INFORMATION FOR MEMBERS

### Change to the Pensioner Deeming Threshold

Members are advised that effective from the 1<sup>st</sup> March 2006, the following balance thresholds will be applicable on the S15 Pensioner Deeming Account:

Balance	Interest Rate
0 - \$37,200	3% per annum
On Balance thereafter	5% per annum

### Christmas Club Interest Rate

Effective from the 1<sup>st</sup> of March 2006, the interest calculation method for the S9 Christmas Club account will change. Interest will now be calculated on the daily balance of your account and the interest will be paid monthly.

Additionally, due to the change in the interest calculation, the applicable interest rate will now be 2% per annum.

Interest accrued up to the 28<sup>th</sup> February 2006 will be paid direct to your Christmas Club Account on that date and interest will then begin to accrue under the new terms from the 1<sup>st</sup> March 2006.

### New Fees

As a result of an increase in charges by a third party, the following new enquiry fee will be introduced effective from the 1<sup>st</sup> of March 2006.

**Direct Entry Trace Fee - \$25 per trace**

## MEMBERS IN THE COMMUNITY

## A Triumph of Determination



*Winner of the 2005 Group Training National Service Award, Anthony Hudson (centre) with his employer, DAISI CEO Dona Graham, and Jeremie Lynch from On-Q Human Resources.*

Despite being left with a brain injury following a serious car accident in 1995, Lismore's Anthony Hudson never lost his determination to achieve his goals.

Earlier this year Anthony, who is also a Summerland Credit Union member, won the NSW final of the Group Training Disability New Apprentice of the Year Award, and recently topped that by winning the national title and being presented with the 2005 Group Training National Service Award.

Anthony was nominated for the award by On-Q Human Resources, who helped the 26-year-old into his job with Lismore-based Disability and Aged Information Service Inc (DAISI). Anthony is now employed full-time and responsible for all aspects of administration.

"We are very proud of him winning the national award," said DAISI CEO Dona Graham. "It is a fitting reward for Anthony as it recognises his individual contribution to DAISI's success and to the services he provides to the Far North Coast community."

Summerland Credit Union would also like to congratulate Anthony on an outstanding effort in being named Apprentice of the Year, and wishes him every success in the future.

*If you know a Summerland Member who has achieved something special in our community and would like to share their achievement, send their story to [mhogno@summerland.com.au](mailto:mhogno@summerland.com.au)*



## Account security: Don't get caught out!

Members are reminded that "phishing" emails targeting Australian financial institution customers are once again appearing in Australia. These emails specifically target customers of various financial institutions, including credit unions, and ask them to verify their details on line.

Members are reminded that Summerland Credit Union will NEVER ask you to verify personal banking details in an email, and under NO

circumstances would ever ask a member to reveal or verify personal information such as a Personal Identification Number (P.I.N).

*An example of a common "phishing" email is included below for reference. If you receive an email of this nature purporting to be from or on behalf of the Summerland Credit Union, you should contact Summerland immediately on 1300 361 561.*

XXXXXXXXXXXX Credit Union is constantly working to ensure security by regularly screening the accounts in our system. We recently reviewed your account, and we need more information to help us provide you with secure service. Until we can collect this information, your access to sensitive account features will be limited. We would like to restore your access as soon as possible, and we apologize for the inconvenience.

Why is my account access limited?

Your account access has been limited for the following reason(s): \* We would like to ensure that your account was not accessed by an unauthorized third party. Because protecting the security of your account is our primary concern, we have limited access to sensitive Credit Union account features. We understand that this may be an inconvenience but please understand that this temporary limitation is for your protection. (Your case ID for this reason is PCU1-353-212-6366.)

At XXXXXXXXXXXX Credit Union, one of our most important responsibilities to you, our customer, is the safekeeping of the non-public personal ("confidential") information you have entrusted to us and using this information in a responsible manner. Appropriate use of the confidential information you provide us is also at the heart of our ability to provide you with exceptional personal service whenever you contact us.

How can I restore my account access?

Please confirm your identity here: Restore My Online Banking and complete the "Steps to Remove Limitations."

## Woodburn Branch Update

As many members would already be aware, Summerland Credit Union was instructed to cease trading at our Woodburn branch by 16 December 2005. In the interests of keeping all members aware of the issues surrounding the closure, the credit union had received notification from the Richmond Valley Council to cease trading at the site due to the fact that it did not comply with necessary development requirements. These requirements included the installation of an internal concrete disabled access ramp at the front of the branch.

Eighteen months ago Summerland Credit Union made a major commitment to the Woodburn community by upgrading and modernising these facilities at 95 River Street. This investment clearly indicated that Summerland was committed to maintaining a branch presence in the town. At the time of these fit-out works being undertaken, Summerland received professional advice that no Development Application was required for the site, and opened the branch in good faith, believing that it was operating within the appropriate guidelines.

The core issue that confronts the credit union based on the council's decision relates

directly to the building structure itself, and the cost that would be incurred to satisfy the requirements of the DA.

For the past 12 months Summerland Credit Union has been proactively working on a solution whereby the branch could remain open, but appreciates that the Richmond Valley Council, after becoming aware of the issues involved, is merely adhering to the existing regulations.

It is also important to note that during negotiations with council, Summerland pointed out that some of the entrance deficiencies were caused by the 'poor state of Council's footpath'. We were informed that the Council will not be attending to the footpath until the detail of the Woodburn bypass is determined.

The builders have made it quite clear that the existing structure could not support the weight of an internal ramp. The point that must be emphasised in this circumstance is that the credit union does not own the premises. Summerland cannot justify using members money to fund capital improvements to a landlord's premises. Additionally, the Australian Prudential Regulation Authority

(APRA) would not allow the use of credit union member's funds to provide capital improvements to a property that the credit union does not even own.

Because of the age of the building, and the extent of works involved, major structural issues with the branch would also need to be addressed in order to comply. The landlord of the property has indicated that he will not allow such major structural work to take place at the property. The total cost is also unable to be confirmed until such work is undertaken, as a building assessment cautions the "domino effect" that could result during this process.

This has been a long and frustrating process and Summerland acknowledges that the Council has acted as a regulator to ensure the highest community standards, and that they have a right to administer instructions to the absolute letter of the law.

Unfortunately, the credit union had no further avenue to pursue and therefore to comply with the order ceased trading at the Woodburn branch by Friday 16 December, 2005.





*Enjoying the celebrations were Sharon Cadwallader from Australian Business Limited and Summerland Credit Union's Donna Kildea.*

## Lismore Branch Gets a Fresh New look

The Summerland Credit Union branch at 101 Molesworth Street has undergone a major upgrade and refurbishment in the past few months. As one of the busiest branches within the Summerland network, the ability to deal with increasing member demand had reached its capacity, and the new branch environment has opened up more space and more services for members to utilise.

Most importantly the branch has a fresh and inviting new look that has already gained the approval of local members.

The new branch features improved member contact areas and more office space and privacy for members to speak confidentially with Summerland staff. Rather than just a place to do over the counter banking, there are now

plenty of comfortable chairs for members to relax, and take their time. For appointments to discuss loans, insurance or even financial planning needs, there are now comfortable, private air conditioned rooms available on the ground floor.

"Lismore is the heart and soul of Summerland Credit Union, and we continue to see ourselves as an integral part of this community" said Summerland CEO Margot Sweeny.

"From our formative days back in the late 1960's, Summerland has always maintained a solid membership base in Lismore, and it continues to be one of our strongest regions to this day. The fit out of this branch reflects our ongoing commitment to the Lismore area, and most importantly gives back something tangible to all our loyal Lismore members".

The credit union has certainly come a long way since those formative years. With more than 27000 local members, and assets under management (including the credit union's own securitised trust) in excess of \$280 million, Summerland is truly a local success story.

"Summerland is undoubtedly one of the largest locally owned and operated organisations here on the Far North Coast," said Margot. "In addition to our membership, we also employ more than 120 local people across our 12 branch network, with more than 50 people employed within Lismore alone," she said.



*The Northern Star's General Manager Steve Bowden and Telstra Countrywide's Lismore Area General Manager Sue Passmore.*



*Lismore staff Cherise Burley, Debbie Davidson and Chris McDonald*



*The function was a wonderful opportunity for staff and guests to meet in a relaxed, social atmosphere.*

And to help celebrate the new look branch, a special gala function was held in the new banking chamber on Wednesday 28th September 2005. The Mayor of Lismore Councillor Merv King officially re-opened the branch, and guests included the Federal Nationals Member for Page Ian Causley as well as a very special guest appearance by outstanding local singer Ngaiire Joseph, who is not only creating a name for herself in the Australian music industry, but who is also a member of Summerland Credit Union.



*Lismore Mayor Merv King officially opens the refurbished branch with chairman Robert Hanson.*

Those present were treated to a wonderful vocal performance by Ngaiire that concluded with Margot Sweeny and her PA, Kylie Scofield, presenting her with flowers and announcing Ngaiire as an official Ambassador for the Summerland Credit Union.



*Summerland's Kylie Scofield with Ngaiire Joseph following her performance.*



*Summerland Chairman Robert Hanson and CEO Margot Sweeny with Federal Member Ian Causley and Lismore Mayor Merv King.*





**LOOKING FOR A GREAT DEAL  
ON A HOME LOAN?**

**1 Year Home Loan**

**Fixed Rate**

**5.75% pa**

**Comparison Rate**

**7.09% pa\***

**Call 1300 361 561**

**TO TALK TO A SUMMERLAND HOME LOANS EXPERT**

**[www.summerland.com.au](http://www.summerland.com.au)**

ABN 23 087 650 806 AFSL 239 238

\*Rates applicable to new home or investment property loan. Comparison Rate based on a loan of \$150,000 over 25 years. This Comparison Rate is true only for the example given & may not include all fees & charges. Different terms, fees or other loan amounts might result in a different Comparison Rate. Terms and Conditions apply. Some fees and charges may apply. Rates subject to change.