



### Message from our CEO

Dear Members,

As 2025 draws to a close, I want to thank you for your continued support of Northern Inland Credit Union. I joined NICU as CEO in late September, and I'm proud to be leading an organisation with a strong legacy and a clear purpose: to serve our Members and support the communities we are part of.

This year we celebrate **55 years of banking heritage**, a milestone that reflects our enduring commitment to member-owned banking. We've grown steadily over the decades, and today our assets exceed **\$460 million**, with strong lending growth and a solid profit result.

### Supporting Our Communities

Giving back is part of who we are. This year, we are supporting **36 community groups and not-for-profit organisations** - including local arts initiatives, gymnastics and pony clubs, junior cricket teams, Meals on Wheels and local schools. These partnerships reflect our belief that strong communities make for strong credit unions.

### Keeping you safe: Security Is Our Priority

We know that scams and online fraud are becoming more sophisticated - and we're taking action to stay ahead of them.

This year, we've made it easier for you to spot suspicious activity and harder for criminals to get through:

- **Instant alerts:** If we spot something unusual on your account, you'll now get a text message straight away. It is a quick way to check if a transaction is genuine - and act fast if it's not.
- **Smarter payment checks:** When you send money using fast payments, we have added extra fraud detection to help stop scammers before the money leaves your account.
- **Better scam prevention:** We have introduced new tools that help us detect accounts used by scammers to move stolen money - helping protect not just you, but the wider community.
- **Introduction of Confirmation of Payee:** When you send money, we check that the account name of the payee matches the details you've entered. It is a simple way to avoid sending money to the wrong person - especially if you've been tricked by a fake invoice or message.

We've also strengthened our leadership in this space, welcoming **Kelly Wyman** as Chief Risk Officer and **David Harney** as Chief Technology Officer - both bringing deep expertise to help us keep your money and identity safe.

### Recognition and Value

We have been proud to receive the **Mozo Experts Choice Award - Low Cost Home Loan**, for our Dream Home Loan, recognising our commitment to fair and competitive lending. It's one of many ways we continue to deliver value to our Members.

### Looking Ahead

As we prepare for 2026, our focus remains on delivering secure, transparent, and community-focused banking. We will continue to invest in **digital capabilities** that make banking easier, safer, and more convenient - but just as importantly, we'll keep investing in **our people**.

The friendly, personal service our Members enjoy - whether in-branch, over the phone, or online - is something we're proud of, and committed to preserving. Technology will help us do more, but it's our people who make the difference.

Thank you for being part of NICU - we are proud to be your credit union.

Warm regards,

**Mark Smyth**

Chief Executive Officer

## WE'VE UPGRADED OUR SMARTPAY APP

With new and improved features

- ✓ **Secure Message now available**
- ✓ **Password login**
- ✓ **Faster access to key features**
- ✓ **Customisation**
- ✓ **Personalise your home screen**



Your Home Lending Specialist  
Donna Riley



CONTACT US ON 02 6763 5111 OR VISIT [WWW.NICU.COM.AU](http://WWW.NICU.COM.AU)

~ Reminder: Please update your mobile number and email address with NICU  
so that we can make contact with you about important changes ~



**Northern Inland**  
CREDIT UNION

## Rods on the Peel

We are proud sponsors of 'Rods on the Peel', an annual event hosted by the Outlaw Hot Rod Club Inc. This event, held in October, brings the hottest rods and classic cars to Tamworth.



## Keeping branch service in our country towns

Northern Inland has joined the Regional Banking Investment Alliance, an initiative to keep banks open in regional towns. We believe it is vital for our community to maintain access to cash and personal financial services. While we continue to improve our digital services, we recognise that branch services are valued by our Members and our face-to-face service remains essential. For more information about the Alliance, visit: [www.rbialliance.com.au](http://www.rbialliance.com.au).

## Country Education Foundation of the Namoi

This year we are donating to the CEF Namoi, supporting regional and remote youth to achieve their career aspirations through post-school education and training. Funds go towards grants and support for students leaving school.

## Access your statement sooner via online banking

Sign up for online statements today using the QR code below.



bitly

## Community Service Award

We received some lovely recognition from the Lions Club of Kootingal this year. We were presented with the Community Service Award for 'Outstanding Service to Lions and the Community'.

*Pictured below is Lee Rodger and David Emanuel from Lions, visiting our Tamworth branch to present the award to Emma.*



**Thank you to all Members who  
attended our Annual General  
Meeting. We are pleased to  
announce the re-appointment of  
Trish Thornberry as Director.**

## Outdoor Living & Caravan Expo

Our team attended the Outdoor Living and Caravan Expo held this year in both Tamworth and Lake Macquarie. With over 5,000 people attending each of the events, we were able to strengthen relationships with our Members and we had the opportunity to speak with potential new Members about their banking.



## Home Loan Workshop

Wayne Hoppe, our General Manager Retail, facilitated a Home Loan Workshop for our local Tamworth Crows Rugby League Club in September. We would like to thank the University of New England for hosting our session and we were pleased to help our community better understand the Home Loan process.



## Confirmation of Payee

Confirmation of Payee (CoP) is a security feature that helps ensure your payments are going where you intend them to. Before you send money, the account details you enter will be matched against the recipient's bank records. This helps prevent mistaken payments and fraud. From December 2025, this feature will be live for all Members as a standard enhancement across the banking sector to strengthen financial security.



Download the NICU  
**smartPay App**



HELP US TO KEEP YOUR ACCOUNTS SAFE.  
SEE THE DEDICATED SECTION ON OUR WEBSITE TO KEEP UPDATED  
ON RECENT SCAMS AND HELPFUL TIPS TO STAY SAFE ONLINE.  
VISIT [WWW.NICU.COM.AU](http://WWW.NICU.COM.AU) OR CONTACT US ON 02 6763 5111