



Message from our CEO

Dear Members,

Thank you for your continued loyalty and trust in Northern Inland Credit Union. As a member-owned bank, everything we do begins and ends with you - and we never take your support for granted. I want to sincerely thank you for choosing to bank with us.

It's encouraging to keep hearing such positive feedback from Members, particularly about the trust you place in us, the helpfulness of our people, and the local, personal service that continues to matter so much across our communities. This was reflected in our most recent member satisfaction survey, where an overwhelming majority of Members told us they'd recommend NICU to family and friends - one of the strongest results in our industry, and a vote of confidence we don't take lightly. Just as valuable was your candid feedback on where we can do better - particularly around making our digital services smoother and more convenient. We've heard you, and we're actively working to improve these experiences where we can. You are the reason we're here, and your confidence in us is something we work hard to honour every day.

Over recent months, we've continued making practical improvements designed to support you better. We're pleased to now be participating in the Housing Australia 5% Deposit Scheme, which is live and already helping more Members take a meaningful step toward home ownership.

We've also launched our mobile home lending channel, bringing more flexible lending support across our regions - including Tamworth, Gunnedah and Newcastle - and meeting you at a time and place that suits you.

To make banking with us easier for everyone, we've added a new accessibility feature to our website that better supports Members with vision impairment while improving the online experience for all. We've also introduced additional card controls through our mobile banking app, giving you more ways to manage your cards securely and conveniently from wherever you are. And coming soon is web chat, currently in final testing, which will give you another simple, convenient way to connect with us for everyday enquiries and support.

We're continuing to strengthen the way we communicate with you digitally, including new real-time notifications and security messages that support card activity, fraud alerts and other important updates. Keeping your money safe remains one of our highest priorities. Building on the fraud protections we've introduced this year, we've also strengthened our after-

hours support - because we know fraud concerns don't keep business hours - while our teams and monitoring tools work continuously behind the scenes to identify and stop suspicious activity wherever we can.

We were also pleased to welcome two new leaders in recent months - Michelle Hemingway, who joined in May as Chief Marketing Officer, and Daniel Smallwood, who joined in June as Executive General Manager Distribution & Channels. These appointments strengthen our ability to deliver where it matters most for our Members - improving how we shape our products and services, how we communicate with you, and how we support you across our branches, contact centre and lending channels.

We've also continued to support the communities we serve across Tamworth, Narrabri, Gunnedah and Newcastle. That includes growing our partnership with Connecting with Bricks, with plans to support local schools through scholarship opportunities in Narrabri, Gunnedah, and Tamworth. We've also continued backing grassroots community activities including the Tamworth Bike Gala Day, the Tamworth Junior Cricket Association, the Peel Valley Motorcycle Club Junior Cross Country Series, and the Benchwarmer's Softball Team. These are practical ways we stay connected to the local schools, families and young people who are such an important part of our regions.

As we keep improving and modernising, our purpose stays exactly the same: supporting our Members well, staying genuinely connected to our communities, and providing the trusted, personal service that sets us apart. Technology will help us do more, but it's our people who make the difference - and the future we're building is one designed entirely around you. Thank you again for being part of NICU. We are proud to be your bank - today and for the years ahead.

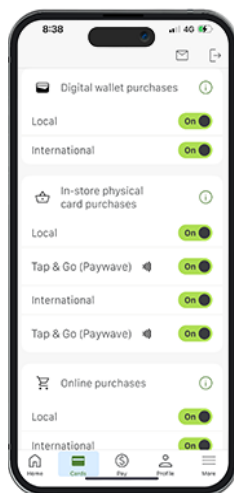
Warm regards,
Mark Smyth
Chief Executive Officer



IMPROVED CARD CONTROLS

You can now block the following payment channels on your card.

- ✓ **Digital wallet purchases**
- ✓ **In-store physical card purchases**
- ✓ **Tap & Go (payWave)**
- ✓ **Online purchases**
- ✓ **ATM withdrawals**



CONTACT US ON 1300 878 366 OR VISIT [NICU.COM.AU](https://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

Biggest Morning Tea



Thank you to all our Members who joined us for a cuppa at our Tamworth, Narrabri and Gunnedah branches. We're proud to share that we exceeded our \$1,500 goal, raising an incredible \$2,365.



Australian Government 5% Deposit Scheme

The Scheme is designed to help eligible first home buyers purchase a home sooner by allowing them to buy with a low deposit of just 2% or 5%, without paying Lenders Mortgage Insurance. You may be eligible if you are a first home buyer, or if you have not owned property in the past 10 years. The Scheme may also be available to single parents or single legal guardians with at least one dependent child.

Access your statement sooner via online banking

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



Easter Colouring Competition

Congratulations to the winners of our Easter Colouring Competition. Our Tamworth Branch winners were Moly, Mila and Ava. At our Narrabri Branch, Sophie was the winner, with Amelia as runner-up.

(Pictured is Tracy from our Tamworth Branch presenting Mila with her prize).



Are you living overseas?

You can now access Online Banking from overseas. To ensure a smooth experience, please check that your mobile number is up to date and includes the correct country and area code.

Peel Valley Motorcycle Club

We are proud to sponsor the Junior Cross Country Series at Bendemeer. Well done to all the competitors.

(Pictured are Finn Windmill in 1st place, William Smith in 2nd place and Arley Johnstone in 3rd place).



Narrabri Meals on Wheels

It's a privilege to partner with Narrabri Meals on Wheels and support the vital service they provide to our community. Our long-standing sponsorship reflects our deep appreciation for their work and the dedication of their volunteers.



New Director

We are pleased to announce the appointment of Therese Turner as a Non-Executive Director. Therese brings more than 35 years of experience in financial services, including extensive work across the customer-owned banking sector. She is deeply passionate about improving financial wellbeing and delivering member-focused financial services. Since joining NICU in February, Therese has already made a significant contribution.



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