

# THE SIREN

NOVEMBER 2017

A newsletter for members of  
**Firefighters Mutual Bank**

## In this issue:

- > Is it time to plan your next holiday?
- > Cash, card or cheque? What will you take on your next trip?
- > New rediATM for members

## Have your details changed?

Call us on **1800 800 225**  
or you can update your details  
in Internet Banking.

 **Firefighters  
Mutual Bank**  
Serving those who protect

## Welcome

Dear Members,

As we reflect on our first year as Firefighters Mutual Bank, there have been many positive changes for members. The last four months have been particularly busy, highlighted by our recent sponsorship of AFAC17, Australasia's largest emergency and public safety conference for Emergency Services Management in September, and the Firefighters Climb for Motor Neurone Disease last month. Both events were a wonderful success which Firefighters Mutual Bank was proud to be part of.

In our commitment to improving services and channels, we have installed an ATM at FRNSW Headquarters at Greenacre. Thanks to FRNSW management who assisted to make this happen.

A new office was opened in Brisbane, complementing our existing interstate offices in the ACT and WA. NSW branches at Homebush, Parramatta, Rooty Hill and Newcastle are proving very popular with members.

Our Mobile Lenders have been active visiting members and I remind you to avail yourselves of this service when needed.

Some products proving very popular with members include:

- Our expanded Fixed Rate Home Loan<sup>1</sup> product range
- Our Visa Credit Card facility<sup>1</sup> with up to 55 days interest free and no annual fee
- An enhanced range of General Insurance<sup>2</sup> products to protect your home, contents or motor vehicles.

All this points to a greater choice for our members and, being a mutual bank, we exist to provide you with the best banking experience possible. Membership<sup>3</sup> is open to all emergency services employees and their families, if you would like to introduce your family members to us, we would be pleased to assist them with their banking needs.

Finally, I wish you and your family all the best for 2018 and I look forward to updating you on the many other exciting projects we have planned next year.



Yours sincerely,

**Jim O'Connell,**  
General Manager



# Is it time to plan your next holiday?

Now that the 2018 leave calendars are available, it might be a good time to start planning your next holiday.

Whether you're planning a long or short break, attending a good mate's wedding overseas or just want to spoil yourself, why not enjoy financial flexibility with a Personal loan!

With a Firefighters Mutual Bank Personal loan you can pay for all of your travel expenses including airfares, accommodation, car hire plus more. There are no ongoing monthly fees and if you're ahead of your loan

repayments by more than one payment, you can redraw<sup>4</sup> from your loan for any reason.

## Other useful tips:

- Align the frequency of your loan repayment with your pay day.
- Any extra repayments you make will save you interest and help you pay off your loan faster.
- Use the loan calculators on our website to help you find out how much you can borrow.

To apply or find out more visit [fmbank.com.au](http://fmbank.com.au) or call **1800 800 225** 8am to 7pm, weekdays and 9am to 3pm, Saturdays.

## 2018 Leave Calendars

Our 2018 calendars are now available to help you plan for the New Year. The calendars include rosters, shifts for all platoons, annual leave group information, pay days and more.

All members were mailed three pocket-size calendars in early October. If you need a larger version, A4 sizes can be downloaded from our website: [fmbank.com.au/calendars](http://fmbank.com.au/calendars)



**Firefighters Mutual Bank**  
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## 2018 CALENDAR

24-Hour Shift and 10/14 Roster

### 2018 24-HOUR SHIFT CALENDAR

#### 2018 10/14 ROSTER CALENDAR

FEBRUARY							FEBRUARY						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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						3	18	19	20	21	22	23	24
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# Cash, card or cheque?

## What will you take on your next trip?

When planning an overseas trip, how much thought do you put into spending money and what form that money will take? These days, there are a variety of options available.

Consider your destination, your needs and shopping habits to decide what will work best for you. Do your homework before you leave and enjoy a worry-free trip.

### CASH

Travellers often choose to convert some or all of their money into the currency of their destination country.

Pros	Cons
<ul style="list-style-type: none"><li>• Purchase cash in advance to access favourable exchange rates.</li><li>• Cash is accepted as payment almost anywhere.</li><li>• Budgeting is easy.</li></ul>	<ul style="list-style-type: none"><li>• Difficult to estimate how much you'll need.</li><li>• Impossible to make online bookings.</li><li>• Lost or stolen cash is rarely replaced.</li></ul>

### CARDS

Cards are arguably the most common option, though you might consider whether a debit card or credit card is best for you. Let's look at both.

Using a **credit card** means using borrowed money.

Pros	Cons
<ul style="list-style-type: none"><li>• Easy to track expenses.</li><li>• Protection from unauthorised spending if the card is lost or stolen.</li><li>• Accepted almost anywhere.</li><li>• Purchases made in any currency; the card company does the conversion for you.</li><li>• Some card companies offer travel insurance deals.</li></ul>	<ul style="list-style-type: none"><li>• Some remote locations won't accept credit cards.</li><li>• ATM withdrawal fees usually apply.</li><li>• Cash advances may attract additional fees or higher interest rates.</li><li>• Discipline is needed to avoid overspending.</li><li>• Interest may apply if you do not pay the full card balance off straight away.</li></ul>

With a **debit card**, you're using your own money.

This is wise if you're worried about getting yourself into credit strife.

Pros	Cons
<ul style="list-style-type: none"><li>• Easy to track expenses.</li><li>• Access cash via ATMs.</li><li>• Take advantage of favourable exchange rates.</li><li>• Accepted almost anywhere.</li><li>• Cards can be blocked or cancelled if lost or stolen.</li></ul>	<ul style="list-style-type: none"><li>• Many are linked to savings accounts so budgeting may be difficult.</li><li>• ATM withdrawal fees may apply.</li><li>• Account fees may apply.</li><li>• Some remote locations won't accept cards.</li></ul>

**Travel debit cards**, are cards issued specifically for travellers. They operate similarly to a normal debit card in that you're using your own money with a few variations.

Pros	Cons
<ul style="list-style-type: none"><li>• Easy to track expenses.</li><li>• Access cash via ATMs.</li><li>• Many allow up to 10 currencies.</li><li>• Take advantage of favourable exchange rates.</li><li>• Accepted almost anywhere.</li><li>• Some offer SMS alerts for low funds.</li><li>• Cards can be blocked or cancelled if lost or stolen.</li></ul>	<ul style="list-style-type: none"><li>• Cards must be 'loaded' with currency in advance.</li><li>• ATM withdrawal fees usually apply.</li><li>• Some remote locations won't accept cards.</li><li>• Cards have expiry dates, so cash remaining after expiry may be lost.</li><li>• Loading lag time means you need to plan ahead.</li></ul>

### TRAVELLERS' CHEQUES

Though not as common these days, travellers' cheques are still a viable option.

Pros	Cons
<ul style="list-style-type: none"><li>• Purchase ahead of time to lock in favourable exchange rates.</li><li>• Easily replaced if lost or stolen.</li></ul>	<ul style="list-style-type: none"><li>• Difficult to estimate how much you'll need.</li><li>• Not accepted in some stores.</li><li>• Cannot be used online.</li><li>• Difficulty tracking expenses.</li></ul>

We would be happy to assist you with your travel needs.  
For more information, visit [fmbank.com.au/travel](http://fmbank.com.au/travel) or call us on **1800 800 225**.

# New rediATM for members

Members working at FRNSW Headquarters at Greenacre, recently had a rediATM<sup>5</sup> installed. The ATM is located in the main foyer when you enter the headquarters building. Jim O'Connell, General Manager of Firefighters Mutual Bank, recently visited to try out the ATM.



## ANNUAL GENERAL MEETING

Our Annual General Meeting will be held on Saturday, 25 November 2017 at Canterbury Hurlstone Park RSL Club.

Notices were recently mailed to all members with details.

If you are unable to attend, the meeting will be live-streamed and can be accessed at [stagingconnections.org/TMB17](http://stagingconnections.org/TMB17)

## THE SIREN IS NOW DIGITAL

From this edition members who receive their financial statement online, will receive The Siren by email.

To switch to the email version of newsletter and electronic statements, log into Internet banking and update your settings. If you are not yet registered for Internet banking, please call us on **1800 800 225**.

Information contained within this newsletter is of a general nature only and should not be construed as providing advice on any of the topics discussed.

Your needs and financial circumstances have not been taken into account. Please seek expert advice before making decisions about acquiring products and services.

**1.** Fees and charges and lending criteria apply. Consumer Lending terms and conditions available online or from any of our offices. Credit Card terms and conditions available online or from any of our offices. **2.** The Bank arranges this insurance as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 (Allianz). The Bank acts as an agent for Allianz and not your agent. Neither Teachers Mutual Bank Limited nor Allianz provide advice based on any consideration of your objectives, financial situation or needs. To decide if it is right for you please carefully read the relevant product disclosure statement, available online or by contacting us. If you purchase this insurance, the Bank will receive a commission that is a percentage of the premium depending on the product. We also have an arrangement with a subsidiary company of Allianz to provide marketing, administrative and support services relating to Allianz insurance products in return for a share of aggregate profits from insurance policies (including CCI policies) issued by Allianz that we arrange. Ask us for more details before we provide you with any services on this product. **3.** Membership is open to citizens or permanent residents of Australia who are current or retired employees of fire and emergency services in Australia or family members of the Bank. **4.** Redraw is subject to application and registration. **5.** Subject to system availability.

Need more information? We're here to help

**1800 800 225**

8am to 7pm, weekdays  
and 9am to 3pm, Saturdays

[contactus@fmbank.com.au](mailto:contactus@fmbank.com.au)

[fmbank.com.au](http://fmbank.com.au)

**BSB 802-825**

### Darlinghurst Office

Level 9, 1 Oxford Street,  
Darlinghurst NSW 2010

### Parramatta Office

8-10 Pitt Street,  
Parramatta NSW 2150

### Queensland Office

201 Montague Road,  
West End Brisbane QLD 4101

### Homebush Office

28-38 Powell Street,  
Homebush NSW 2140

### Rooty Hill Office

5 Beames Avenue,  
Rooty Hill NSW 2766

### All offices are open

**9am to 5pm, weekdays**