

THE SIREN

NOVEMBER 2018

50 FIFTY YEARS STRONG

A newsletter for members of
Firefighters Mutual Bank

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Call us on **1800 800 225**
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 **Firefighters
Mutual Bank**
Serving those who protect

Welcome

Dear Members,

Welcome to this special edition of The Siren newsletter, celebrating 50 years of our great organisation. That's 2,600 weeks of continuous operation.

It is a great testament to the pioneers of Firefighters Mutual Bank who came together with a desire to build a bank that could be run by and for the benefit of members.

I have personally achieved the milestone recently of commencing my 30th year of service, and I have been fortunate to work with many loyal and dedicated people during this time.

From Bob Hall, who dedicated so much of his own time in the early days to establish the credit union, to our first secretary, Norm Ransom, affectionately known as 'Uncle Norm' by the members. A special thanks to Desma Lindenbaur who provided members with a quality service and caring advice, performing the secretarial functions from day one until her retirement.

An organisation like ours is only as good as the people who live and work in it and I would like to take this opportunity to thank every person who has played a part in the success of our unique organisation.

Originally formed by and focussed on employees of Fire and Rescue NSW, we have recently expanded to include all emergency service organisations Australia-wide. Recent changes have given us the capacity to grow our product range, provide additional service centres and new transaction options for our members.

To the many members who stop me to pass on their thanks to the staff for the exceptional service they receive, the feeling is 'mutual'.

Our members are the most important part of our business and your continued support is paramount to the future success of the Bank.

May the next 50 years bring prosperity to all members and to the entire emergency service community. We look forward to assisting you and your families with your banking needs for many years to come.



Yours sincerely,
Jim O'Connell,
General Manager

Of necessity and nostalgia, a journey back to life

Retired station commander and Firefighters Mutual Bank member, Geoff Hooler, shares his story of giving a Bedford water tanker the opportunity to serve again.

Some of the most ingenious ideas and innovations happen by accident. And while it might seem straightforward at first glance, there's more than meets the eye when it comes to Geoff Hooler's water tanker restoration project.

Like many Australians feeling the effects of the drought, Geoff began to notice the toll it was taking on his hobby farm in Berrima, NSW. Looking for a way to keep the grass green and his cattle and alpacas fed, he came up with the idea of repurposing an old fire brigade water tanker to irrigate his paddocks.

Drawing on the time he spent driving a Bedford water tanker at Revesby Fire Station in the early 1980s, the idea to purchase a water tanker and fit it with a spreader was born.

After some searching, he located a 1981 Bedford for sale, one of only seven built, in Coffs Harbour, NSW and organised to purchase it.

Having joined the credit union in 1977, Geoff phoned Firefighters Mutual Bank to see what loan options were available. "They said, 'Let us look into it'. After making a few phone calls they came back to me very quickly. The process was easy, and it was quick as well.

"The drive back from Coffs Harbour was a challenge. After only an hour or so, the batteries packed it in, so we couldn't stop the truck. I had to drive continually from nine in the morning and didn't get home to Berrima until quarter to twelve that night. My mate who drove with me didn't have a truck licence, so he just talked to keep me awake."

Geoff has also been contacting fellow retired firefighters to look for parts. He said, "People are coming out of the woodwork to help, saying, 'I've got a pump; I've got this; I've got a hose.'

"The bloke from headquarters, who taught me to drive a fire engine back in 1977, contacted me the other day, and said he has a stack of parts to send me. So that was a blast from the past."



Geoff Hooler's Bedford water tanker

Geoff has traced the serial number on his truck back to one of only two Bedford trucks in service 30 years ago, and there is every chance that this is the same truck he drove at Revesby.

He hopes to have the restoration completed and the truck working on his property by mid 2019, but there is one vital piece to this amazing puzzle still missing – the original water tank. If he can locate it, not only will the tanker be more functional but, he says, it will complete the look. He's currently trying to track down either an original from the era or find a place where he can have one made.

Geoff says that the support he received from his fellow fireies who sourced original parts, along with help from Firefighters Mutual Bank to arrange the finance to purchase it, has been instrumental in the restoration.

We're looking forward to following Geoff's journey and providing an update on his project once it's finished next year.

If you'd like to contribute to the restoration, please get in touch with us by emailing contactus@fmbank.com.au

Q and A with our first staff member



Bob Hall, Desma Lindenbaur and Bill Beare

From the opening of the Fire Board (N.S.W.) Employees' Credit Union in 1968, until her retirement in 2004, Desma Lindenbaur was an integral part of our organisation, working tirelessly for our members, first as a volunteer, then as an employee. She wore many hats and was a champion of the 'We Serve' motto. We asked Desma to reflect on her time with the bank to help us celebrate our 50th anniversary.

When did you start volunteering and working with the credit union, now Firefighters Mutual Bank?

I began working at the fire brigade alongside Bob Hall in 1964. Before the credit union had even started operating, he would give me trial forms to fill out, like the deposit, withdrawal and loan forms. Once the credit union was up and running, I volunteered before work and during my lunch breaks. I helped out with opening memberships, writing cheques for withdrawals, sending out receipts, typing up minutes and opening accounts, recording them in the registry book – which is probably in our archives!

What were those early days like?

We were all learning, and we didn't want to do anything wrong; we encouraged fire brigade members to join. The staff would go out to the fire stations and give a talk to get members to join and say how good we were going to be!

I remember when I had my own office, firefighters would bring their families in – you watched them grow up and took an interest in their family life. I had crayons and paper at my desk so the kids could sit down and draw me a picture. I'd put it up on the wall, and it would still be there when they came in the next time.

What did you love most about volunteering and working for us?

I loved the comradeship with the fire brigade. They were a good bunch of guys that you associated and worked with. I loved the company, we all got on well in the office. Mr Norm Ransom, our first secretary, began working for the credit union after he retired from the administration of the fire brigade. Whenever he was on leave, I would be called upon to step up for a week or two.

When did you finally say 'I've had enough, I'm retiring'?

I left the fire brigade in February 1973 to have my daughter. During that time, I would still come into the office every so often and pick up some typing to take home. When it was statement time, I would collect all the statements and envelopes and take them home to fold and insert.

When my daughter was in school, I worked school hours before returning to work full-time. When I retired fully from the credit union in 2004, I missed it. After all those years you make a lot of friends.

Do you have any words of wisdom or advice for Firefighters Mutual Bank staff members?

Our motto was 'We Serve,' and I think that's what staff should continue to honour. We took care of members and remembered everyone's names.

Desma now lives in Queensland close to her daughter, son-in-law and three grandchildren. Questions and answers have been paraphrased.

WANT TO ESCAPE TO THE MOVIES THIS SUMMER?

It's our 50th birthday and we're giving you a chance to **win one of 25 x \$100 movie Gift Cards***. All you need to do is use your Firefighters Mutual Bank Visa Debit card¹ or Visa Credit card¹ to tap and pay for transactions of \$50 or more,² and you'll automatically go in the draw.

For full competition Terms and Conditions go to fmbank.com.au





Keith, Troy and Zahn

All in the family for 'the best job you'll ever have'

As a parent, there are few things better in life than your kids following in your footsteps, especially when it's a career that you've dedicated over 20 years of service to.

With 26 years of service under his belt, retired senior firefighter and Firefighters Mutual Bank member, Keith Ashman, was a driving force and motivator for his son-in-law, Troy Pepperell, to enrol in the academy in 2016.

Troy graduated earlier this year, and we recently spoke with his wife Lauren to get some insight on what it means to have a second-generation firefighter in the family.

"The application process ended up being quite long; from the first interview until Troy started classes, was about a year and a half," said Lauren. "Because of the length of that journey, Keith was always in Troy's ear saying, 'Mate, it's the best job. You'll become part of the family with the guys you're at the station with.' He was always encouraging and motivating him.

"Keith's exact words were: 'I'm ecstatic, and I'm very proud of my son-in-law. He worked very hard to become a firefighter; he's one of the elite.' Keith even brought out his graduation suit that he kept; it's all a little nostalgic for him."

Before enrolling in the academy, Troy worked in fire safety fitting sprinklers. His close association with the industry helped to foster his admiration and respect for the role and the responsibilities firefighters have within the community. He has always enjoyed helping people and was eager to be part of a well-respected community and industry. The comradery, continuous learning opportunities and variety and diversity of the role all played a part in Troy's decision.

The decision to join Firefighters Mutual Bank was just another part of joining the fire brigade for Troy. Keith and his wife Debbie first joined the credit union in the 1980s and always spoke highly of the helpful, personal service offered by all the staff including General Manager Jim O'Connell. The family connection made the decision for Lauren and Troy to join Firefighters Mutual Bank when he graduated a no-brainer. Coming from a larger bank, Lauren and Troy love the personal experience and community feel that Firefighters Mutual Bank has.

There is a good chance this family won't stop at two generations of firefighters, as Lauren and Troy's son, Zahn, already has a love of big fire trucks.

"He's obsessed with fire trucks. A few weeks ago, he saw his dad drive up in the truck for the first time, so it's nice to think that he'll aspire to be like him. He's 17 months, so he's only just connecting the dots that his dad drives the truck that he loves," said Lauren.

Milestones 1968-2018

Fire Board (N.S.W.) Employees' Credit Union Limited is formed on 12 September 1968.

Founding Board Members are: R Gosling (Chairman), E Bowers (Vice Chairman), J Dudley (Hon. Secretary), R Hall (Hon. Treasurer), L Barrett, J Foran, B Johnson, B Lewis, N Martin and G Regan.

The office was located at Fire Brigade Headquarters Level 3, 213 Castlereagh Street, Sydney. Those involved in the early years were all volunteers.



Redicard and the Rediteller ATM network introduced. Members are able to withdraw up to \$500 per card per day.

Warren Scott retires as secretary/manager and is succeeded by Brian Alexander. Membership is 2,982 with total assets of \$12 million.



Brian Alexander retires and is succeeded by Clinton Banks.

Clinton Banks retires as general manager and is succeeded by Jim O'Connell, the current general manager.



First website and Internet Banking service established. Visa Debit card is introduced.

Mortgage broking service introduced.

Office relocates to Level 6, 233 Castlereagh St, Sydney.

Mobile Banking is introduced.



Merges with Teachers Mutual Bank Limited and name changes to Firefighters Mutual Bank.

Norm Ransom is appointed secretary/manager and first full time employee. Membership 1,291 with total assets of \$906 thousand.



1968

1975

1980

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2016

2018

Member records are computerised.

Cheque books and Point of Sale (POS) machines are introduced.

Norm Ransom retires and is succeeded by Warren Scott.

The Siren magazine is introduced.



Name changes to Fire Brigades Employees Credit Union Limited.



Office relocates to Level 2, 125 Bathurst Street, Sydney.

24 hour telephone banking introduced.

Celebrates 30th anniversary. Membership is 5,431 with assets of \$59 million.

BPAY is introduced.

Office relocated to Level 9, 1 Oxford Street, Darlinghurst.



Celebrating 50th anniversary. Assets of \$235 million and named as one of the 2018 World's Most Ethical Companies.³



CONNECT WITH US!

Don't forget Firefighters Mutual Bank is now on Facebook, LinkedIn and Twitter, giving you more ways to connect with us.

Follow us to keep up to date with the latest news, member events and important updates, plus other hot topics relevant to the firefighting and emergency services community.



facebook.com/fmbankau



Linkedin.com/company/firefighters-mutual-bank



twitter.com/fmbankau

ANNUAL GENERAL MEETING

The Teachers Mutual Bank Limited Annual General Meeting will be held at 10.00am on Saturday, 24 November 2018 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 <https://encore.com.au/TMB18>



Firefighters Mutual Bank
Serving those who protect

2019 CALENDAR

24-Hour Shift and 10/14 Roster

Call **1800 800 225**
Visit fmbank.com.au
BSB **802-825**

2018/14 ROSTER CALENDAR

JANUARY					FEBRUARY						
W	T	F	S	S	S	M	T	W	T	F	S
	2	\$	4	5						1	2
9	10	11	12		3	4	5	6	7	8	9
16	\$	18	19		10	11	12	13	\$	15	16
23	24	25	26		17	18	19	20	21	22	23
30	\$				24	25	26	27	\$		

MARCH					APRIL						
W	T	F	S	S	S	M	T	W	T	F	S
			1	2		1	2	3	4	5	6
6	7	8	9		7	8	9	10	\$	12	13
13	\$	15	16		14	15	16	17	18	19	20
20	21	22	23		21	22	23	24	\$	26	27
27	\$	29	30		28	29	30				

MAY					JUNE						
W	T	F	S	S	S	M	T	W	T	F	S
1	2	3	4								1
8	\$	10	11		2	3	4	5	\$	7	8
15	16	17	18		9	10	11	12	13	14	15
22	\$	24	25		16	17	18	19	\$	21	22
29	30	31			23	24	25	26	27	28	29
					30						

2019 Calendar

Our FRNSW 2019 calendars are available now to help you plan for the coming year. The calendars include rosters, shifts for all platoons, annual leave group information, pay days and more.

All members in NSW were mailed a pocket-size calendar in early October. If you need a larger version, you can download a printable A4 size from our website fmbank.com.au/calendars

\$100 Movie Gift Card Competition

***Important information:** NSW permit no: LTPS/18/28906. **For full competition Terms and Conditions go to fmbank.com.au**

Membership eligibility applies to join the Bank. Fees and charges and lending criteria apply. Credit Card terms and conditions available online or from any of our offices.

1. Conditions of use – Accounts and access document and Fees and charges brochures are available online or from any of our offices. You should read both of these documents before deciding to open accounts and access facilities issued by the Bank. Any advice provided here does not take into consideration your objectives, financial situation, or needs, which you should consider before acting on any recommendations. For further information call 1800 800 225 or go to fmbank.com.au

2. Electronic banking security and Mobile Banking – You should consider whether this service is appropriate for you before acquiring it. For additional information on security please refer to our Security Guide for electronic transactions available online. Access is subject to availability and maintenance. We test mobile banking to ensure compatibility with the majority of popular devices used by members but cannot guarantee that it will be compatible with all devices and operating systems. We do not charge you for accessing your accounts using your mobile. Internet data charges and call charges may be incurred through your mobile service provider - check with your Internet Service Provider or mobile phone service provider for more details. A 3G or Wi-Fi connection is needed for the mobile banking and map features.

3. The World's Most Ethical Company assessment is based upon the Ethisphere Institute's Ethics Quotient™ (EQ) framework. The Ethisphere® Institute is a global leader in defining and advancing the standards of ethical business practices that fuel corporate character, marketplace trust and business success. More information at: <http://ethisphere.com>.

Information contained within this newsletter is a general nature only and should not be constructed 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.

1800 800 225

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

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