



Goulburn Murray Credit Union



# Celebrating sixty years of supporting the community



Special 12 Page Supplement

SIX DECADES OF GMCU... From left (back), GMCU Branch Managers, Lonnie Roberts (Numurkah), Dave Drummond (Seymour), Jane Holt (Echuca), John Gilbert (Euroa) and Jenni Cogger (Benalla). (Front), Bronwyn Fyfe (Kilmore), Dallas Moore (Shepparton), Sharna Papoulis (Mooroopna) and absent, Jenni Dunne (Kyabram). Photo: Alicia Niglia.

2015 marks the sixtieth anniversary of central Victoria's member-owned banking institution the Goulburn Murray Credit Union (GMCU)

Back in 1955, credit unions were initiated to assist those within the community that the big banks wouldn't help; today the GMCU continues to focus on that simple philosophy local people building their

financial freedom by saving money, so that more people within the community could find themselves in a position to borrow

Sixty years ago a simple co-operative was started by a local church parish in

Benalla; members of the parish pooled their savings so that those in need could gain access to financial assistance

The credit union movement grew strongly and before long other co-op owned credit unions began to appear across Victoria; in Seymour, then Shepparton North, Shepparton South

and Kyabram

In time, the credit unions moved away from their parish roots, opening up new opportunities for whole communities. The independent organisations established boards and soon became regulated by the Victorian Financial Institutions Commission

Continued on page 9

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SMR Legal's commercial and property team from left; Stephen Merrylees, Kelli Ritchie, Cassie Wallace, Mary Stewart, Nicole Demase, Nina O'Brien, Alex Sheed-Finck and William Gubbins.



Goulburn Murray  
Credit Union



## Q and A with René



GMCU General Manager, René Deen has been with the credit union for more than 42 years. *The Adviser* caught up with René to talk about things GMCU...

**Q. How did you come to work for the credit union, René?**

A. "The Shepparton Credit Union was looking for a manager which I bashly thought; because of my banking background, I would apply for it. I met Pete Naughton conducting the interview. As it happened, they were looking for somebody with a management background, but I still got lucky and was appointed as a teller. It was a foot in the door and starting from the bottom was a great learning curve; I strongly advise the youth of today to not shy away from a bottom up start."

**Q. How has your career progressed with the GMCU?**

A. "It's been a natural evolution really, after my experience in customer service, spent time in various roles, from supervisor, to branch manager, T, loans, marketing, managing operations and then deputy general manager."

On Pete Leahy's retirement, the board appointed me general manager. My background knowledge of the many different facets of the business had given me a wealth of experience; I guess that's what has enabled me to fit this role. I was lucky to work under both Roy Smith and Pete Leahy, they were great mentors."

**Q. You must have seen a lot of changes in your 42 years with the business; can you tell us about the most notable?**

A. "Things were a lot simpler in the early days. As times, we really just processed cash and cheques for our customers and loans were a lot smaller. Computerisation has probably been the biggest change. Over time computers have changed service channels, like EFTPOS, ATMs, internet banking, direct payments and direct debits. People don't necessarily have to visit a branch now that everything is online; the branch used to be a bit of a pace to catch up, people are ways in into each other in the bank and enjoyed a chat to a teller - in fact the staff do."

**Q. What is it that has kept you working for the GMCU for all these years, René?**

A. "I've always loved the concept of supporting people, that together with the external dynamics within the business which changed the landscape constantly."

Also, I've always been fortunate enough to work with both a dedicated, functional board of directors and have a strong and hardworking management team who share our vision."



**YOUR LOCAL GMCU...** GMCU Loans Manager, Ken Kilsby, Compliance Manager, Brett Elgar, General Manager, René Deen, Finance Manager, Rebecca Hearn, Operations Manager, Peter Thomas and IT Manager, Paul Cross. *Photo: Alicia Niglia.*

# Head office on a regional scale

UNLIKE a lot of financial institutions whose head offices are based in our capital cities, the GMCU's head office is regionally located in central Victoria

The head office is co-located with the GMCU Shepparton branch on Fryers Street and manages all aspects of the credit union's operations including strategic planning and implementation, regulatory compliance, IT, personnel, lending control and premises

GMCU General Manager, René Deen said, "Our head office on Fryers Street houses our executive managers as well as all of our operations, finance, compliance, IT and loans teams"

"In total, our head office consists of just eleven staff, local faces that know how to simplify the process"

"Our operations team looks after our personnel, along with sales, product management and any large scale projects"

"The finance team manages the

credit union's own finances including liquidity and capital strategies and also the processing of member transactions

"Our compliance department ensures that the credit union's procedures are within both legislation and prudential banking standards as well as working closely with the audit team who monitors member transactions against suspect or fraudulent activity"

"The IT department is responsible for an extensive network of hardware and software that supports our core banking activities and the loans team are responsible for loan approvals and credit control"

"It means a lot to our members that we are, and continue to remain local to them, they benefit from feeling like a member - not a number"

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# Fraud, a proven growth industry

FRAUDSTERS are always keen to find ways to exploit the system or gain access to innocent people's money. Usually, people first see increased activity in spam emails and phone calls; fraudsters are renowned for setting up an urgent scenario that usually results in someone downloading something to their PC or disclosing a bank code or card number.

Fraud is a proven growth industry; this is something the GMCU has recognised and as a result, the institution has invested significantly in fraud control as a priority, following a well-refined process and taking strategic steps to identify fraud attempts and stop fraudsters in their tracks.

The GMCU uses a unique software system, called Fraud Interceptor that looks for unusual or suspect transactions; this could result in an email or SMS to a member, all suspect transactions are investigated by a dedicated Fraud Officer.

GMCU Compliance Manager Brett Elgar said, "We use specific tools to look at card patterns that match known fraud activity or online purchases that fail verification."

"We contact our members immediately, so they can let us know if

they authorised the transactions and if something seems suspicious we can put a hold on any transactions or cards to prevent any further transactions occurring whilst an issue is resolved.

"We have also implemented a second factor authentication on internet payments to new payees, where a unique SMS code is required before a payment is made."

"Since implementing this function, the result has been - absolutely no internet banking fraud, where our member has registered for this service and in fact, some members have contacted us to say that they received the SMS but were not making a payment."

"In these cases we have been able to tell the member that they have possibly just prevented fraudulent activity from happening and we can then take steps to lock-out the fraudster permanently."



**BE PROTECTED FROM FRAUD...** GMCU Compliance Manager, Brett Elgar and Fraud Officer, Jennifer Wilson. Photo: Alicia Niglia.

# Products to suit all your needs...

Let the GMCU help you better manage your accounts

LOCALLY owned and run, the GMCU is a community institution that has been meeting the financial needs of its customers since 1955; now offering a huge breadth of products and services that are designed to meet the needs of its entire member base, regardless of their financial position.

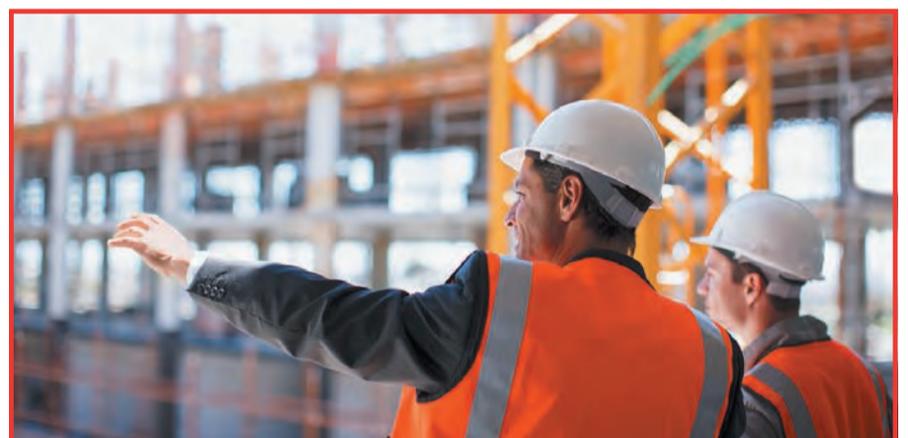
From transaction and straightforward accounts that can help manage your salary, to high interest investment accounts, the branch staff at the GMCU are there to advise you of the account that best suits your needs.

**Talk to your local branch staff about:**

- A Personal Account, for your day-to-day banking
- A Reward Account, a personal transaction account with fee rebate for qualifying large depositors and Home Loan borrowers
- A 55Plus Account, a transaction account for persons aged 55 years and above and who no longer work full time
- A Business Account, a day-to-day transaction account for businesses
- A Community Account, a transaction account for eligible not-for-profit groups
- A Christmas Club Account, a savings account to help budget for

- Christmas expenses – members can make regular deposits throughout the year until funds are released in November
- An iSave Account, a savings account accessed exclusively online
- A Bonus Saver Account, a savings account that earns bonus interest in a month where you make a deposit of at least \$20 and no withdrawals
- A Cash Management Account, a savings account with higher returns for higher balance accounts
- A Fixed Term Deposit, an investment which pays a fixed return over a set term - you can choose a term from three months up to 24 months and can lodge as little as \$100

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the significant achievement of their 60th  
anniversary, and for being such an integral  
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Goulburn Murray  
Credit Union



# Save automatically With a Payroll Allocation split across your accounts

It is easy to forget to make a loan payment and it's even easier to overlook paying yourself

The GMCU can help you get ahead by splitting your regular payments between your accounts, dividing your allocated amount between your loan/s, spending account and savings account

When you receive a regular direct payment to your GMCU account; like a salary or Centrelink payment, you can request the GMCU to split the payment amongst your accounts

With a Payroll Allocation the GMCU split the payment before it credits your account so it doesn't incur extra transaction fees on your account

## What are the advantages?

- Automating the split means you will not forget to pay a loan or to add to your savings
- The split is made before the payment is received, so it can't be spent by accident
- The split does not delay your payment

## How are payments allocated?

You can ask the GMCU to set up a dollar allocation or a percentage allocation. A dollar allocation splits set amounts; for example \$100 to your loan and \$20 to your savings whereas a percentage allocation splits a set portion, for example 30 percent to a spending account and 10 percent to Christmas Club. In any case, the remaining amount will be paid to an account which you specify



**HASSLE FREE TRANSACTIONS...** The GMCU rediATM network offers GMCU members the chance to use any of the organisation's 3,000 rediATMs across Australia without receiving direct charges or transaction fees. *Photo: Alicia Niglia.*

# The GMCU together with **rediATM** provide fee-free transactions

**LOOKING to minimise or completely avoid your ATM transaction fees? Then look no further than the GMCU.**

The GMCU partners with rediATM; one of Australia's largest ATM networks in order to provide the community, both members and non-members alike with even more benefits

Collectively, the rediATM network services over nine million Australian debit and credit card holders and accommodates partnerships of more than 100 financial institutions including both independent credit unions like the GMCU, as well as the big banking organisations like the NAB and BOQ

The rediATM network is independently owned and operated by Cuscal, this means that partnering institutions, such as the GMCU and its cardholders can use any of the organisation's 3,000 rediATMs across Australia without receiving direct charges or transaction fees

Cuscal, together with its network partners have provided ATM access

to users since the early 1980s and is committed to prioritising the delivery of a safe, secure and convenient ATM service for all cardholders

Although all rediATMs display the rediATM logo, you may also notice that some of the ATMs are co-branded. These brands are displayed on behalf of rediATM's partners. Even though you may not bank with these financial institutions, they are a part of the rediATM network and as such, customers can use these ATM without receiving any direct transaction fees

The GMCU owns its own ATMs, which are also part of the rediATM scheme. GMCU Operations Manager, Peter Thomas, said, "The GMCU has almost completed a full upgrade of our own ATMs. With the latest in anti-fraud chip technology, and modern screen displays, our members can be assured of a safe and secure ATM experience"

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## In the past 12 months at the **GMCU**...

- Over 6,500 new accounts have been opened
- More than 93,000 teller transactions have been processed across the 9 branches; worth more than \$170M
- Over 158,000 member-generated transactions have been processed using telephone or internet banking worth \$111M
- More than 347,000 direct entry transactions worth \$174M have been processed
- 487,000 card purchase transactions worth \$47M have been processed
- Over 2,000 new memberships have been processed
- More than 1,500 new loan applications have been processed



Goulburn Murray Credit Union



# The role of the board

THE GMCU board of directors is made up of seven key members; who ultimately assume responsibility for the credit union's financial and general performance.

Along with applying governance and prudent control of members invested funds, the board also plays a major role in mapping and further developing the institution's strategic direction

After reviewing the credit union's mission and values statement last year, the board developed a concise statement, which in summary, equated to – the vision of the GMCU to be the primary financial institution for the local community in which they service. A mission to deliver banking products and services that meet the needs of members and sound values to always act within integrity, whilst being progressive and responsible and always striving for excellence

It is this mission and core values that are the foundations of the GMCU's future, they now underpin the board's strategic planning process, providing the structure and focus for the planning of new ventures

The board of directors have also

recently completed extensive work, benchmarking their operations against ASIC's suggested good practice principles for Australia's largest listed companies. This had led to the adoption of policy and process changes, to ensure GMCU's corporate operations are meeting the highest standards possible

*The Adviser* caught up with Board of Directors Chairman, John Lyle to find out what it is that has him coming back year after year to contribute to the future of the GMCU

John said, "After consulting to the directors for a time, I joined the board over 20 years ago. In my time I have seen the GMCU help a lot of people and community organisations. I get a great satisfaction out of seeing the GMCU do so much for the community

"We work hard to produce products that are equal to that of the big banks as we are now regulated in the same way

"The board members are committed



**DEVELOPING FUTURE DIRECTOR...** From left, GMCU Directors, Frank Mandaradoni, Rob Morris, Fiona Merrylees (Deputy Chair), John Guilmartin, John Lyle (Chairman), Geoff Cobbledick and Fred West. Photo: Alicia Niglia.

to the future of the GMCU, believing in its position as a good community citizen. For me personally; now that I am retired I am able to devote even

more time to the board which is my contribution to helping to make a difference within the community"

# Congratulations

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# A timeline of GMCU Branches 1982-2005

WITH a proud heritage of supporting local communities across central and northern Victoria, the GMCU has grown from the amalgamation of five independent credit unions, a history that dates back to 1955. In its 60th year, the GMCU now has ten branches located throughout regional Victoria; in Shepparton, Mooroopna, Numurkah, Kyabram, Benalla, Echuca, Seymour, Euroa, Kilmore and Violet Town.



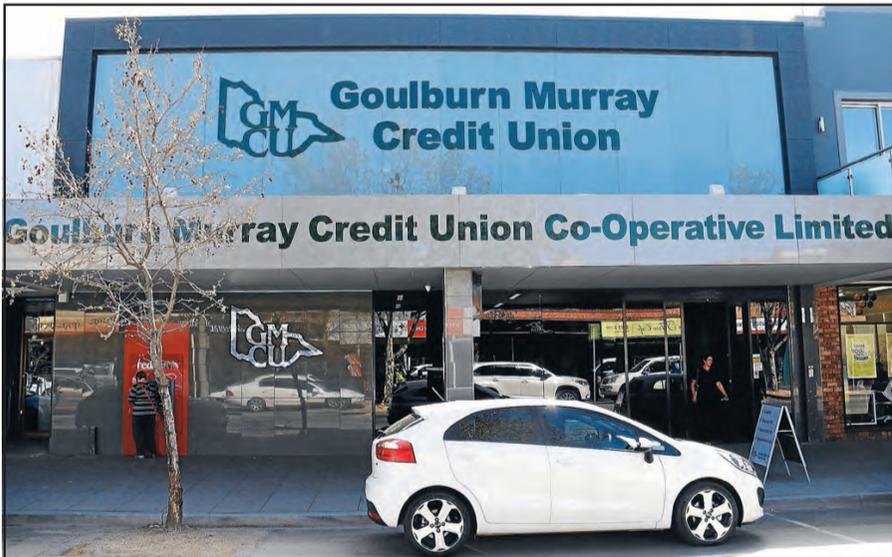
## 1982 Seymour

Formed in 1963, as the St Mary's Seymour Co-Operative Credit Society Limited, the Seymour Credit Union occupied offices in Tallarook Street, then the old town hall, before moving to its current location of 72 Station Street, Seymour in 1980. Since the merger the Seymour branch has grown its membership by over 60 percent.

## 1985 Shepparton



In 1965 two credit unions were formed to service the financial needs of the district, one from St Brendan's and St Mel's. Their operation was limited to only the local parish. Later these two credit unions were amalgamated. The Shepparton District Credit Union became registered on March 1, 1970 - the following year. The business operated from a premises on 12 Fryers Street, then moved to 12 Fryers Street, then moved to 12 Fryers Street, then moved to 12 Fryers Street. In 1985 the Shepparton Credit Union as the organisation



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## 1984 Numurkah



The Numurkah Credit Union was first established in 1972 with the support of the Goulburn-Hume Region Alliance of Credit Unions, it occupied premises at 66 Melville Street, then later moved to its existing premises at 102 Melville Street before joining the GMCU in 1984.

## 1985 Kyabram

The Kyabram and District Credit Co-Operative Limited was first formed with just eleven members in 1966 and operated from the St Augustine's Parish Hall. In 1968 the branch later moved premises to 228 Allan Street, Kyabram and to its current location, 145 Allan Street in 1974. In 1985 the independent institution had \$6.9M in deposits and \$4.9M in loans. Since then, the Kyabram branch has grown both member loans and member deposits by an impressive 400 percent.





Goulburn Murray Credit Union



## 2003 Kilmore

In 2003 it was decided to establish a new branch of the GMCU in Kilmore, the branch officially opened its doors on August 12, 2003.



established in Shepparton of the local parishioners. But as the member base was growing, a growing business needed to be achieved and four years later the branches were amalgamated, forming the Murray Union Co-operative in 1969. The following year, the Shepparton branch was established to serve all people in Shepparton from the post office, operating regularly in Shepparton. The premises in High Street and later to the business moved to Myers Street. The Murray Union merged with Kyabram Credit Union to become GMCU.



## 2005 Benalla

The Benalla St. Joseph's Co-operative Society Limited was first registered in 1955 and later re-named Benalla Citizens Credit Co-operative Limited. In 1996 the 'co-op' became the North East Credit Union Co-operative. Up until 1994 it operated from a premises at 50 Bridge Street, before later moving to the current premises at 32 Bridge Street. In 2005 North East Credit Union amalgamated with GMCU. The Benalla branch has grown substantially since the merger, member deposits have more than doubled and loans granted to members have increased by a further 250 percent.

## 2005 Euroa & Violet Town



Euroa was opened as a branch of North East Credit Union in 1996, and Violet Town was opened as a branch in 1997. Both branches were a part of the North East Credit Union and became branches of the GMCU with the merger in 2005.



## 1985 Mooroopna

Due to the growth in Mooroopna's population and an increase in members joining the credit union, the GMCU decided to open a new branch office in the town in 1985. The Mooroopna branch allowed GMCU's members even better access to services.

## 1985 Echuca

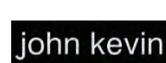
Echuca's Rich River Credit Union was first formed as a branch of the Kyabram Credit Union, in 1984 and began operating from a premises in Pakenham Street. Just 12 months after establishment, in 1985, the decision was made to merge both the Kyabram and Echuca branches with the Shepparton Credit Union as the 'co-op' became the GMCU.



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# Members benefit from partner alliances

THE GMCU offers access to products and services from a range of specialised partners. These third party arrangements allow members access to first class products from the convenience of their local GMCU branch.

GMCU General Manager, René Deen said, "After completing extensive product and provider research, the GMCU enter into partnership arrangements with product suppliers that can be of benefit to our members

"We always look to ensure that we are offering products and services that are both relevant and useful to our customers"

The GMCU offers members access to private health insurance through GMHBA, general, car and loan insurances through Allianz; Western Union, Travelex and Access Prepaid provide international payment products and travel cards through the GMCU, as do CitiGroup with their credit cards and Bridges provide members with solutions

regarding their future, through extensive financial planning services

By liaising with reputable providers and offering competitive features and pricing, the GMCU assures its future by remaining relevant in the marketplace

Community focused institutions such as the GMCU thrive when their members thrive; so whilst member deposits are the very foundation in which the organisation is built upon; it is imperative that the shareholders financial position progresses By partnering with businesses that support, and can assist with further developing financial security, members can maximize their investment in the institution



**LONG TIME MEMBER...** Long time GMCU Member and former Board of Directors Chairman, Peter Naughton with GMCU Branch Supervisor, Rhyll Hicks and Member Service Officer, Ashlea Pearce. Photo: Alicia Niglia.

# An advocate for people supporting people

PETER Naughton has been a member of the credit union since the early 'co-op' days in the mid sixties; Peter was the Shepparton Credit Union board of director's second chairman after many years as a board member.

Peter said he, "Really aligned with the nature of the co-op and the guiding principle of people supporting people"

Peter was instrumental in the Shepparton Credit Union's Community Promotion Program in the 70s; which was a campaign built to source small deposits from a large pool of community members in order to build the capital that really got the credit union going

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# Product innovation



**INNOVATIVE SOLUTIONS...** David and Lyn Parsons enjoying the innovative products and solutions available at the GMCU. Photo: Alicia Niglia.

IN May this year, the GMCU introduced a 'limited time only offer' of a home loan rate of just 2.69 percent p.a.

GMCU Finance Manager, Rebecca Hearn said, "We decided to offer the local community a home loan rate which was the lowest the GMCU had ever offered; and which we believe was the lowest available anywhere in Australia

"We made a strategic decision to increase low risk lending as a prudent approach to capital and liquidity management, and as a result, over the course of the campaign we saw our loan demand double and a great increase in member numbers, which is a fantastic result for both the organisation and the community"

The GMCU has worked tirelessly over the years to continually meet the demands of its members; providing support to its customers through many transitional phases,

including the recent shift to online banking

This new era not only includes online banking products; but also overcoming nuances like making sure web pages and log-ons are compatible with iPad and the latest smartphone screens

Rebecca added, "In keeping with the continual management of member expectations, the GMCU is currently investigating app solutions that will take members online experience that one step further"

Early discussions have been held with suppliers around features and usability for the application; with ongoing discussions still to be held about device compatibility particularly with the introduction of Apple's tap and go payment option



Goulburn Murray  
Credit Union



# The community's bank

AS the GMCU is a not-for-profit customer owned institution, the organisation prides itself on giving back to the local community in the form of a range of sponsorships and scholarships to a large number of local organisations and sporting groups

One such organisation that the GMCU has held a long affiliation with is, the Victorian based Georgy Awards Association Inc which supports and promotes emerging young musical and dramatic talent within regional Victoria

Annually the GMCU offers a grant of \$2000 to a student in their final year of secondary education. The scholarship is open to VCE students and candidates can be nominated by their relevant schools or through involvement in the local performing arts community. The annual cash grant is awarded to a young artist who shows interest in furthering studies in the performing arts and is to be used for costs associated with development, travel or tuition in pursuit of their chosen artistic field.

Georgy Awards Association Inc President, Joyce Baker-Dawber said, "The performing arts in regional



**SUPPORTING THE COMMUNITY...** GMCU General Manager, René Deen with Joyce Baker-Dawber from the Georgy Awards Association Inc. Photo: Alicia Niglia.

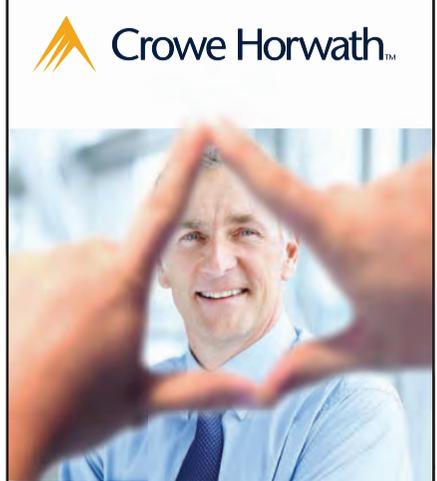
Victoria are an essential part of our communities. They bring people together and give young people a chance to still be a part of something, particularly if they're not into sports.

"We have an abundance of local talent and the Georgy Awards allow us to celebrate that. The awards also look great on a young person's resume."

"The GMCU's support through

sponsorship and annual scholarships help us to continue to provide alternative options for young people."

Each year the GMCU puts thousands of dollars back into its local communities, in the form of road safety, sponsorship, and donations to schools, sporting and service clubs, emergency service groups, volunteer organisations and the like.



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## Celebrating sixty years of supporting the community

THESE community-owned institutions stayed true to a co-operative culture and the communities supported their town's credit union through patronage and backing membership drives which helped to further drive branch growth.

### Continued from front page

In 1972 a number of local credit unions recognised another community in need of a credit union and so they came together to support the community of Numurkah to establish its own independent credit union.

Between 1982 and 1985 the five regional independent credit unions; Seymour, Shepparton, Echuca, Kyabram and Numurkah joined to form the institution now known as the GMCU; before merging in 2005 with the North East Credit Union, and its branches in Benalla, Euroa and Violet Town.

Over the years our governments have built sound guidelines around offering banking products and services, and nowadays credit unions are subject to the mainstream Banking Act; they must

apply for, and maintain the same licenses as the major banks in order to be able to offer products.

Credit unions must also have a sound principle of responsible lending and prudent management of depositor funds.

Throughout this journey, credit unions have always focused on the community, the ethos has always been to better our communities and to offer comprehensive, simple solutions for people to manage their money. In modern terms, this means offering a full range of banking services; accounts, loans and insurances, whilst also providing a friendly local face and short queues. It might sound like a simple philosophy – and it is, sometimes simplicity is exactly what the community needs.

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# Meet the GMCU branch managers

THE GMCU branch managers are an integral part of the GMCU management team, providing support and guidance to their branch staff and representing their respective branch within their local communities.

Passionate about the co-ops founding principle of people supporting people; the GMCU's nine branch managers lead the way in supporting their members - which means more than 20,000 local people within the community also depend on this team every day

GMCU branch managers can be contacted by phoning the local branch and are more than happy to talk to members directly about their personal or business banking needs

The GMCU also conduct all their business in-branch - not through call centres; so whether you are opening an account or applying for a loan you can be sure that you'll be speaking to a friendly local



**Dallas Moore**  
Shepparton  
Branch Manager  
91-95 Fryers St,  
Shepparton  
Ph. 5821 9033

SHEPPARTON  
Branch Manager, Dallas Moore has been with the

GMCU for the last 8 years and says he has, "Found the opportunity to provide people with an alternative to the big banks, very rewarding"

Dallas studied at university to complete a Bachelor of Business and achieving an Accounting Major as well as Minors in Law and Economics and a Diploma of Education (Accounting)

Dallas said, "Following my studies I worked in various accounting roles for close to 20 years, but I came to look for a more people-focused role, so when an opportunity came up at the GMCU in 2007, I decided to take it"

"I enjoy working for the GMCU, an institution that not only operates for the community but is also a not for profit organisation. The ability to support local charities and community groups through providing sponsorship, is very rewarding to be a part of"

"The Shepparton GMCU Branch is the largest in the group and employs 12 staff, some of which have been with the GMCU for more than 20 years which is a great indication that it is a satisfying place to work"



**Jenni Cogger**  
Benalla and  
Violet Town  
Branch Manager  
32 Bridge St,  
Benalla  
Ph. 5762 3380

JENNI Cogger first started working part-time, one day

a week with the GMCU Benalla branch back in March 1998. Jenni had filled a number of different positions within the branch before taking on the Branch Manager position full time in August, 2007

Jenni said she, "Enjoys getting to know the local members and being able to understand their position and help them with their needs"

Jenni currently holds the position of secretary of the local Benalla Business Network (a chamber of commerce initiative) and has been involved with the group since 2007 and has played an active part of many local promotions including local Business Awards

Jenni said she, "Enjoys being a part of such a vibrant and proactive team and is proud to be part of an organisation that so actively supports their local community"

Jenni is supported by the Benalla team; Supervisor and Loans Officer, Melody Komen and Customer Service Officers Jaime Hill, Loni Stickland, Sophie Connor and Doris Arendt



**Jane Holt**  
Echuca Branch  
Manager  
2/130 Hare St,  
Echuca  
Ph. 5482 5333

JANE Holt took on the role of GMCU Echuca Branch Manager

in February 2014, happily returning to work with the GMCU - having previously worked at the GMCU Benalla Branch for four years; before having a temporary career change and becoming a Co-Manager of Moama's Maidens Inn Holiday Park

Jane said, "It's been a really positive move; the move to Echuca/Moama, both myself and my family really enjoy living in the region"

"I love that I've come full-circle and am working back with the GMCU again, I'm working within a vibrant (but different) community, with an employer that actively encourages us to support and participate in many community activities and initiatives"

Jane is supported by her committed team in Echuca; Sue Teasdale, Jess Warner and Tia Dole, who she says all have a great rapport with local members

## Congratulations to the GMCU on 60 wonderful years



**Sharna Papoulis**  
Mooroopna  
Branch Manager  
112c McLennan  
St, Mooroopna  
Ph. 5825 1999

The GMCU Mooroopna Branch Manager, Sharna Papoulis said that she didn't even realise that there was a

branch located in Mooroopna when she first applied for a position with the credit union

Sharna took on the role of a member service officer in 2011 and remained in the position until the opportunity arose in 2013 to take on the branch manager's role

Sharna said, "I jumped at the chance to take on the role, I was up for the challenge and I dove in head first"

Sharna said, "In Mooroopna we offer everything that our Shepparton head office branch offers; from business

accounts and insurance to all aspects of lending"

Sharna believes that starting out with direct customer service has enabled her to build solid foundations and strong rapport with the members

Sharna said she thrives on providing great customer service and with her team of two Member Service Officers, Amanda Brereton and Amy Fiore they work hard at providing the best possible experience for their members

## Congratulations to everyone at the GMCU on your milestone 60th anniversary

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## Congratulations to GMCU on their 60th Anniversary

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## Bronwyn Fyfe

**Kilmore Branch Manager**  
85a Sydney St,  
Kilmore  
Ph. 5781 1221

BRONWYN Fyfe first joined the GMCU in May 2006, three

years after the branch was first established

Bronwyn said, "My first job fresh out of school was with the NAB I left the role with them in December of 1998 - at that stage I had three kids, aged nine, eight and four

"I had a change of career and became involved with the thoroughbred industry before joining the team at Kilmore Racing Club as administration officer Then in 2006 the opportunity to join the GMCU as a member service officer came up and I decided to take up the opportunity

"Now in the position of Branch Manager at the Kilmore GMCU, I enjoy the diversity of the role, and overcoming general everyday challenges that arise

"The satisfaction of being able to assist people to reach their dreams through providing finance and loan product options is an amazing position to be in, it's both satisfying and fulfilling"



## Lonnie Roberts

**Numurkah Branch Manager**  
102 Melville St, Numurkah  
Ph. 5862 2894

RECENTLY appointed GMCU Numurkah Branch Manager Lonnie

Roberts, was previously part of the management team at Numurkah Golf and Bowls Club before coming to the GMCU in December 2014

Lonnie said that through his position at the GMCU he now, "Enjoys having the opportunity to work with a number of community organisations that all play a vital role within his local community," adding, "It's been great to take up the challenge of working in a new industry, yet still be able to see a lot of familiar faces, that's one great aspect of working within the Numurkah community"

Lonnie is supported by GMCU Member Services Officers, Carly Gittens and Kim Donnelly, who he says, "Play an integral part in offering the friendly service that the Numurkah branch is renowned for."



## Jenni Dunne

**Kyabram Branch Manager**  
145 Allan St,  
Kyabram  
Ph. 5852 2211

Jenni Dunne first started working in the finance industry

over 27 years ago, commencing her career with the CBA, back in 1988

Jenni said, "I worked my way up the ranks from mail clerk to Branch Manager before I left the organisation in 1999 to start my family I now have three beautiful children who attend the local Kyabram P-12 College

"In 2001, I started my own mortgage broking business, which I ran as a home-based business I achieved my Diploma of Financial Services in 2006 and began working with the GMCU in 2008

"I am proud to represent the GMCU and it's a pleasure to work for such a friendly, community orientated local business who sponsors a large number of community organisations

"At the Kyabram branch we have a great team of local member service officers in Kathy Cooper, Barb Ryan, Rebecca Clarkson and Kristy Day; we pride ourselves on having enough staff to support a good old fashioned customer service model At the GMCU you are not just a number and our service reflects that"



## John Gilbert

**Euroa Branch Manager**  
36 Binney St, Euroa  
Ph. 5795 1771

EUROA Branch Manager John Gilbert joined the GMCU in

2008, after a 25-year history with the State Bank of Victoria, and more recently 16 years in various administrative roles across the Goulburn Valley

John said, "My career has been driven by a strong work ethic of customer service and that fits well with the GMCU business structure"

Until recently and for the past six years; John held the position of President of Business Enterprise in Euroa - the local traders group

John also has a keen interest in his family's genealogy and is currently writing a book on One Hundred Years of Euroa and District Cricket

The GMCU Euroa branch is also well served by Debra Hoare and Paula Spencer, whom John says are, "Local lasses who share the same customer service work ethic"



## Dave Drummond

**Seymour and Alexandra Branch Manager**  
72 Station St, Seymour  
Ph. 5792 1075

DAVE Drummond has been the GMCU Seymour Branch Manager for over 24

years, but has spent a total of 32 years with the organisation.

Dave recalls, "While studying to pursue an accounting path in Shepparton, applied for a position as a teller, at the time, Shepparton Credit Union.

"In 1983 the credit union approached my school for potential candidates, and as it turned out I was fortunate enough to become one of the successful applicants.

"We had very basic computers, that were more like word processors. Banking was simple back then, everyone was paid by cheque; they would come in and deposit, then withdraw by either cash or

by writing a cheque."

Soon after, a new branch was opened at Mooroopna, where Dave spent a further 12 months before returning to the Shepparton office as a loans officer.

In 1991 the opportunity arose to move to Seymour and take on the role of branch manager, which Dave accepted.

The Seymour GMCU Branch supports a number of sporting clubs across the greater community, including Seymour, Avenel and Nagambie and now employs a total of 9 staff.

## Congratulations to the GMCU on 60 years in business

I would like to personally thank the GMCU for pushing me to create better television and radio commercials and, more importantly, for the friendships I hope will last equally as long as this incredible anniversary!

Nigel Parsons  
Producer/Director  
0499 103 259



Congratulations to René and the team at Goulburn Murray Credit Union. We look forward to working with you for the next sixty years.

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Luke and the team congratulate the GMCU on their 60 year anniversary

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