

# TEACHERS MUTUAL BANK LIMITED

## 2019 Teachers Mutual Bank Limited Board and Members Committee election

EIGHT (8) nominations have been received for the TWO (2) Directors positions and SEVEN (7) nominations have been received for the FOUR (4) positions on the Members Committee in accordance with the Company's Constitution.

Details of each candidate is published herein along with a statement that they each supplied.

### Candidates for positions on the Board of Directors



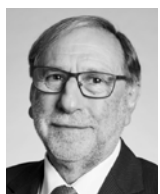
**\*McCREADY, Andrew**

A Board appointed TMBL Director since 2019. I enjoyed eight years on the Board of Fire Brigades Employees CU, now the TMBL brand Firefighters Mutual Bank. I was Chairperson for three years and gained broad experience across many Board committees. This is reinforced by a Science degree (Computing) and three separate post graduate qualifications in Accounting, Financial Planning and Financial Services (Credit Union Directorship). Our Mutual Bank is ethical, competitive, financially secure and valued for its outstanding personal service. I commit to striving with the Board and Management to continue to improve our member experiences whilst retaining our values. A fulltime firefighter since 1994, I currently supervise Fire & Rescue NSW's 000 call centre in Sydney.



**LEONE, Gina**

I have been a member of the Firefighters Credit Union my entire life. My father Joe Leone, one of the founding members, signed me up & was a Director for 38yrs. I am a Chartered Accountant with a career in risk management, governance and compliance in Banks in Sydney, London and New York. My responsibilities included implementing policies, procedures and controls to ensure compliance with Regulations, and dealing with Regulators including APRA. My first job was Auditor with PWC, after graduating from UNSW with a Bachelor of Commerce. I believe my experience will support my role as Director of the Board, and I look forward to the opportunity to help safeguard the interests of all Members.



**\*KOUIMANOS, John**

As your past Chair I again seek your support for the position of Director. Our Mutual Bank has experienced significant development in the past few years. Given the current uncertainty and change in the financial system, in part due to competitive forces and regulation, my knowledge, experience and commitment I believe will assist with meeting the challenges before us. My aim is to embrace those policies which ensure our Mutual Bank maintains its focus on the needs of all depositor and borrower members, while ensuring its competitiveness, financial strength and sustainability. Thank you for the opportunity to have represented you in the past and I seek your support for myself and fellow Director, Andrew McCready.



**MANIATIS, George** BEc (Syd), MLLR (Syd), LLB (UTS), MAIST

I have been a member since 2001, and have worked in the labour movement for nearly 30 years, most recently as a Senior Industrial Officer with the Fire Brigade Employees' Union. I was appointed to the Board of State Super in 2015 as employee-nominated Trustee Director. State Super provides superannuation benefits to members of various funds and oversees assets and liabilities of over \$40 billion. In this challenging and rewarding role, I have gained knowledge and experience in: setting strategic objectives; risk management; compliance; investments; organisational culture; incorporating ESG into decision-making. I have the capacity, energy and experience to make a positive and significant contribution to improve and secure the future of the Bank and members in a volatile world.



**BONNOR, Steve** Dip Ed, JP, CPA, CA, Grad Dip Ap Fin

I am father to three lovely children, and am married to a wonderful woman, the love of my life. We're all proud members of Teachers Mutual Bank. I have served faithfully on the members committee for 6 years. My parents and extended family have all been members for 40-50 years. That's something special. I am a qualified teacher, chartered accountant, and have worked globally in governance and auditing banks. Growing up in Cowra, I recognize the importance of our grassroots, so improving bank access for regional members is my priority, coupled with improving overall governance, reducing call-centre waiting times and ensuring that our jobs stay in Australia. It's time for me to represent you on the board. IT'S TIME!



**CONNOR, Dr Tim** Senior Lecturer, University of Newcastle

I am an expert in corporate law - I have won national awards for teaching and research. I have also taught employment law and finance law. I am active in the National Tertiary Education Union. I previously worked for Community Aid Abroad/ Oxfam Australia, coordinating corporate accountability campaigns focusing on Nike and other global corporations. I am a strong believer in cooperatives and mutuals - and in public education. My wife teaches in a public school, our kids attend public schools. If elected, I would ensure our mutual bank builds on its proud history and operates ethically, legally and sustainably for the benefit of members of Teachers Mutual, Firefighters Mutual, Health Professionals Bank and UniBank.



**WIDDUP, Julian**

Julian Widdup is an experienced director. In addition to roles with Australian National University, Australian Catholic University and the NSW schooling system, Julian has been a company director with ASX-listed Rural Funds Group, ANZ Terminals, Darwin Airport, Alice Springs Airport, major superannuation funds, financial group Palisade Investment Partners, Port of Portland corporation, and NZ company Taumata Plantations. Julian's experience can help improve our Bank for the benefit of members, by focussing on delivering: lower interest rates for our home loan members; improved deposits rates, which are currently very low; lower bank fees. Julian is a highly capable candidate who can help our Bank achieve these outcomes through improved operations, overhead cost reductions and greater efficiencies.



**DOBRIJEVIC, Peter** BE MBA DipLaw GDLP

Being qualified in engineering, investing, finance/business and the law, I am uniquely able to help the board of our bank work through the challenges of the current competitive banking environment, and the future disruptions that will be caused by technology and regulatory changes. My work experience has spanned global multi-nationals in banking and energy to self-funded family businesses (not inherited). Since growing up in Housing Commission accommodation, I have been fortunate enough to become financially independent without the need to compromise my strong ethical positions. I can devote the time and energy to help TMBank be the best cooperative in Australia. My wife and a daughter are teachers, and we live in Sydney's west.

\*Denotes current member of the Board of Directors.

# Candidates for positions on the Members Committee



## **\*WILLIAMS, Bernard**

I have been actively involved in our organisation for more than 40 years and I have been proud to serve on the Members Committee for the past twelve years. As our organisation continues to grow and evolve, it is increasingly important that we keep in close contact with our members and provide caring personal service. It is also vital that we maintain the highest standards of ethics and strive for enhanced benefits and competitive products while minimise fees and charges. I am aware of the financial needs of our members. My background in economics and accounting, and the knowledge gained while on the Members Committee will allow me to work effectively on behalf of all our members.



## **IRVINE, Daryl** BEd(UoN), NSWJP, NSWSPC, MACEL

Daryl began teaching in 1994 and joined Teachers Mutual Bank the same year. An Industrial Arts/Computing teacher, his career has taken him across the state, from large high schools in Western Sydney and the Central Coast, to small central schools in the Far West and Norfolk Island. A passionate educator, Daryl is currently Principal at Chatham High School on the Mid North Coast and is excited by the opportunity to represent rural and remote members. He is committed to ensuring their needs and dreams continue to be supported by the TMB, an organisation who has been there for him through every stage of his career and at each of his postings across the state and across the waves!



## **RAYNER, James**

My name is James Rayner and I am not a teacher. I am, however, married to one and have a deep understanding of the time demands that are placed on members of the teaching community and their families. Over the past 25 years I have developed extensive experience in delivering quality services to customers and members of mutual organisations. If elected I would use my experience and knowledge to advocate for the Bank to continue to place a premium on servicing the teaching community with services and assistance that suit teachers' lifestyles.



## **LEONE, Gina**

I have been a member of the Firefighters Credit Union my entire life. My father Joe Leone, one of the founding members, signed me up & was a Director for 38yrs. I am a Chartered Accountant with a career in risk management, governance and compliance in Banks in Sydney, London and New York. My responsibilities included implementing policies, procedures and controls to ensure compliance with Regulations, and dealing with Regulators including APRA. My first job was Auditor with PWC, after graduating from UNSW with a Bachelor of Commerce. I believe my experience will support my role as Member of the Committee, and I look forward to the opportunity to help safeguard the interests of all Members.



## **\*KENT, Lesley**

Many years of active Federation Membership, teaching experience in secondary schools and TAFE have prepared me to represent the needs of teachers. Through working for IBM and running my own computer business, I bring a wealth of knowledge about technology and business to the committee. After 35 years of service on the Members Committee, I have come to appreciate the unique nature of our Teachers Mutual Bank. I firmly believe in the personal quality of the services offered and intend to do everything possible to maintain that personal feeling that our members enjoy when dealing with our Bank. I am happy to offer myself for re-election to the Members Committee.



## **\*GREEN, Graeme**

Currently Chairperson of the Members Committee and Principal of Ingleburn Public School. With 30 years experience as an educator, administrator and Diploma in Management and Marketing, as well as undertaking the CUNA Mutual Credit Union Directors course, I am highly qualified to successfully represent you. I bring the enthusiasm, experience and knowledge needed to ensure success in today's complex and highly competitive financial environment. I am committed to providing innovative, professional and accessible services in a caring efficient way to all members. The Members Committee is your voice and I welcome the opportunity to continue to work with you as we continue to focus on providing outstanding member service at all times.



## **\*MacGRAW, Judy** BA, Dip Ed, Dip Editing & Publishing, Grad Certs Total Quality Management, Fraud & Risk Control

I am a long term TMBL member and currently represent you on the Members Committee, and previously on other Board sub-committees. I started my career as a secondary teacher and since then have worked in the VET and university sectors and as a consultant and CEO in the health and social services sectors working with unions, associations, government agencies and private enterprises. I am also an experienced director on profit-for-purpose and membership-based boards which uniquely equips me to best represent the full spectrum of the TMB, Firefighters, Health Professionals and UniBank membership. Engaging with, listening to and delivering the right products and services to members has never been more important. I ask for your continued support to be your voice.

\*Denotes current member of the Members Committee.

## To vote

- 1 Complete the Ballot Paper by following the voting instructions.
- 2 Place the Ballot Paper (unfolded) in the Ballot Paper envelope and seal it. DO NOT DETACH THE FLAP.
- 3 Sign the Ballot Paper flap where indicated and place the Ballot Paper envelope in the reply paid envelope and post it.

**Your vote must be received by the Returning Officer no later than 5pm Friday, 25th October 2019.**