

YEAR IN REVIEW

202122



coastline.com.au


COASTLINE
Where your goals are ours

values

WE CARE

We care about each other, our customers and our community

WE MAKE IT EASY

We make things easier and simpler for people

WE ARE A TEAM

It's We not Me. We win when we work together

WE DELIVER PASSIONATE AND DETERMINED SERVICE

We create value for our customers with wonderful experiences

WE EMBRACE AND DRIVE CHANGE

We constantly look for ways to deliver more for customers

WE BUILD TRUST THROUGH RELATIONSHIPS

We act honestly and with the highest integrity

COASTLINE
EXISTS
TO HELP
CUSTOMERS
WITH THEIR
FINANCIAL
WELL-BEING

DIFFERENCE

OUR CREDIT UNION

AT COASTLINE,
WE CARE
ABOUT PEOPLE
AND PROVIDING
CONVENIENT
FINANCIAL
SOLUTIONS FOR
OUR CUSTOMERS.

We are a customer-owned organisation. Our customers are our members and they are the shareholders of our Credit Union. Our profits are retained for the benefit of our customers and the local community.

We are here to help. Ask us about home loans, personal loans, credit cards, insurance, savings accounts, budgeting and financial planning.

MEMBERS TODAY

20,635

2020

Coastline

1995

Coastline Credit Union

1970

Macleay Mutual
Credit Union

1969

Macleay Mutual
Credit Union Ltd

54

Members

1966

Macleay River County
Council Employees
Credit Union Ltd

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Supporting Local
Business

CHAIR'S REPORT

The past year has seen continued challenges with flooding and COVID-19 impacting local communities and our members. Coastline showed its ability to play its role in helping our affected members with loan repayment deferrals and financial contributions to our local communities.

VANESSA McNEILLY

The Coastline aim of **our members' goals** being our goals was achieved during the year with tremendous growth of \$276 million in new loans. The 11% increase in the loan book represents our commitment to improving the financial well-being of our members largely through home ownership. Further, the Net Promoter Score result of 78% for the year, that measures the level of member satisfaction, is significantly higher scores than our competitors. This reflects our connection, commitment and can-do attitude to our members, and underpins much of our success.

Coastline has established a partnership with the Mid North Coast Financial Counselling Service and upskilled staff to help identify and support vulnerable members experiences financial hardships.

Continued Strong Community Involvement and Performance

Coastline Community Foundation continues to provide donations and sponsorship to local community organisations with over \$111,000 provided over the last year. This was during a time when many other organisations, larger than Coastline, have ceased their sponsorship programs. The Coastline 4 Community Staff Volunteering program also saw over 500 hours volunteered by staff towards local projects. During the year, Coastline also undertook to Support Local Business initiatives to help promote small business in our regions and their great work.

The continued major sponsorship of the Education @ Glasshouse initiative for learning by local school children is another milestone for Coastline, with the partnership extended to at least 2023.

The work by the Community Foundation will continue to expand with the employment

of a full-time engagement officer during the year to strengthen our connections with our communities.

The performance of Coastline ensures of a bright future, and this is evident with over 1,700 new members, of which over 900 are under 35 years of age. Our financial performance was again strong at \$5.821 million (after tax), with these funds used for future loan growth and investment.

Board Strategy

The Board's strategies remain consistent with the values and goals of our members, and this extends to a growing focus on environmental, social and corporate governance (ESG). Whilst Coastline is an organisation that has always maintained high ESG standards given community ownership, the greater concern by members on the environment is resulting in new projects. For example, during the year Coastline installed solar panels on the roofs of most branches to lower our carbon footprint. The investment in digital enhancements for members will continue as banking becomes more and more online and digitised. During the year Open Banking was launched and a partnership with the fintech, Frollo, was established for members to be able to aggregate their accounts on the one app. Despite the growing digitisation of banking, Coastline continues to invest in personalised banking for its members. A new Port Macquarie flagship branch opened in May 2022 to double the floor space of the previous store to accommodate the exceptional membership growth we have experienced in the Hastings Valley.

Coastline has set a goal of achieving \$850 million in loans by 2025. At the end of the financial year, we are approaching \$800 million in assets and the loan book has grown to \$652 million.

New Director

Kevin Dupe, former CEO of Regional Australia Bank, joined Coastline as a Director at the AGM in November 2021. The Board looks forward to Kevin's industry knowledge and experience in shaping the future of Coastline for its members.

Looking Ahead

In closing I would like to thank our staff for their tremendous efforts during the year. A warm welcome is extended also to the 15 new team members at Coastline. The future of Coastline is bright and without the special efforts of our staff to continue to provide the excellence in banking to our members, this would not be the case. It was fitting that the Staff Awards re-commenced after a 2-year hiatus due to COVID-19 lockdowns and restrictions, to celebrate the past year's achievements.

Vale Tony Ferris

It is with great sadness that I advise of the passing of our Deputy Chair, Tony Ferris. Tony passed away at his home at Scotts Head after a short illness on 18 September 2022, he was surrounded by his sons. Tony joined our Board of Directors in 2012 and made a significant contribution. He contributed a wealth of knowledge having been involved in the Mutual Industry for 40 years. He was not only a dedicated Coastline Credit Union Board Member, he was a Mentor to some of us, a steady influence, a wealth of industry knowledge and most importantly a true gentleman. Tony enjoyed his role as a long serving Director of Coastline Credit Union and he was proud of our accomplishments and our vision. His industry knowledge, kindness and support to all of us on the Board will be significantly missed.

About the BOARD OF DIRECTORS



Coastline has a Board of Directors which consists of seven members. The Directors come from varied backgrounds and occupations ranging from lawyers to accountants. Coastline Directors are elected via a customer vote and serve a three year term.

VANESSA MCNEILLY - CHAIR (2011- PRESENT)

Dip Law, National Training Independent Children's Lawyer, Law Society NSW, Mid North Coast Law Society, FACS External Legal Practitioner

Vanessa is Chair of Coastline's Board of Directors. She also serves on the Audit, Executive, Nominations, Remuneration and Community Foundation committees. Vanessa is the Principal Lawyer and Director at her Law Firm, McNeilly Lawyers, Kempsey. She believes it is important to support the businesses and families of our local community and was formerly on the Management Committee at Kempsey Family Support Service Inc. Vanessa brings a fresh and common-sense approach and is committed to the ongoing success of the Macleay, Hastings & Manning regions.



VALE TONY FERRIS - DEPUTY CHAIR (2012 - 2022)

B Business, MBA, Ad Cert Commerce, Fellow FINSIA

Tony worked for 40 years in the Mutual Industry after commencing his career at Macleay Mutual (Coastline) in 1982. He went on to work at Big River Credit Union, Warwick Credit Union, Queensland Police Credit Union, and Bananacoast Credit Union. On retirement Tony joined Coastline's Board of Directors in 2012 and was appointed Deputy Chair in 2019. Tony was also the Chair of the Risk Committee and Cyber & Information Security Committee and a member of the Executive Committee. Sadly, Tony passed away at his home at Scotts Head on 17 September 2022 after a short illness.

Tony was predeceased by his wife Karen and is survived by his three sons and their families.

He will be greatly missed.



MATTHEW RYAN (2009 - PRESENT)

B Arts (Politics), B Education, Dip Business, Grad Cert Finance

Matt is a member of the Executive and Risk Committees. Matt is an experienced Project Manager and Management Consultant having worked within the public and private sectors. Matt has supported government and industry clients in a variety of roles with a focus on strategy and risk. He has held several management and compliance positions with the Department of Defence, Department of Justice and is currently with TAFE NSW. Matt is a Senior Manager with Public Partners Australia, a management consulting firm focused on supporting government and industry clients. Matt lives in South West Rocks where he is actively involved in the community.



JENNIFER PIKE (2013 - PRESENT)

B Economics (Accounting), CPA, MAMI

Jennifer is Chair of Coastline's Audit Committee. She also serves on the Nominations and Remuneration Committees. Jennifer is a seasoned finance professional with over 30 years experience with diverse industries including manufacturing, financial services and local government sectors. She has worked with prestigious organisations including NSW Treasury, KPMG, The Boston Consulting Group, Moody's Credit Rating Agency and Rothschild Australia as well as Governance Officer with Port Macquarie-Hastings Council. Jennifer is currently employed at St Columba Anglican School as the Finance Director.



DAVID BEVAN (2010 - PRESENT)

Dip Business (Accounting)

David is a member of Coastline's Risk, Audit, Nominations and Remuneration Committees. He has over thirty years experience with Credit Unions holding the positions of Chairman, General Manager, Company Secretary and Chief Financial Officer.

David's association with the Credit Union industry has provided him with a sound understanding of the social and community needs of its members, requirement for a high level of corporate governance and a focused strategic plan. David is an active member of Rotary and Legacy.



TANIA POWICK (2020 TO PRESENT)

B Fin Admin, Institute of Chartered Accountants Aust & NZ, Certified Financial Planner

Tania is a member of the Audit, Risk and Nominations Committees and has over 30 years experience in financial services, in tax, accounting, management and financial planning roles. Tania has been operating her Financial Planning practice, Coastal Wealth Directions, for over 10 years, and has a passion for helping people improve their financial wellbeing. She has a strong sense of community, with active involvement in several volunteer boards, including the Macleay Valley Business Chamber, The Macleay Valley Business Women's Network and the Rotary Club of Kempsey.



KEVIN DUPE (2021 TO PRESENT)

B. Economics, Advanced Management Program (AMP), INSEAD; Fellow, Australian Institute of Company Directors – FAICD; Blue Ocean Strategy, INSEAD; International Directors Program (IDP), INSEAD; Certificate in Corporate Governance, INSEAD

Kevin is a member of Coastline's Audit, Risk and Cyber and Information Committees. Kevin comes to Coastline with a wealth of experience in the Customer Owned Banking Sector. As CEO for the then New England Credit Union, Kevin played an integral role in developing the organisation from a small credit union with only a handful of branches to a large-scale regional operation with some 40 branches.

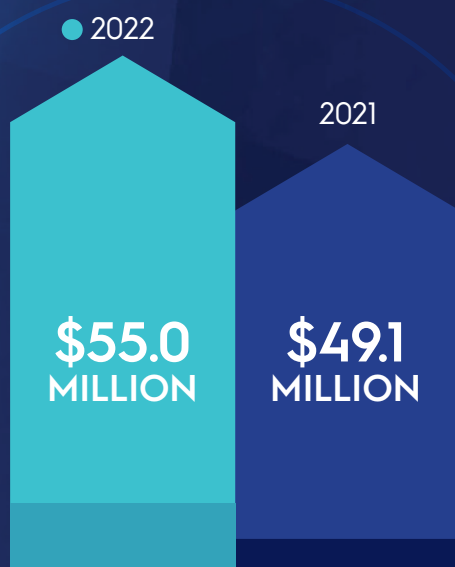


TOTAL ASSETS
11%
GROWTH



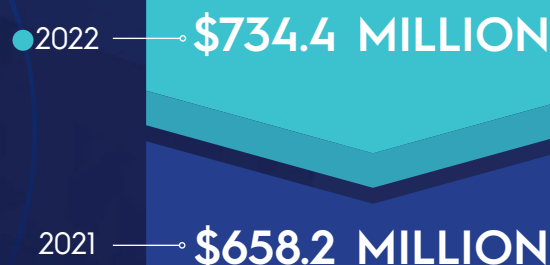
GROSS
LOANS BALANCE
11%
GROWTH

MEMBERS' EQUITY



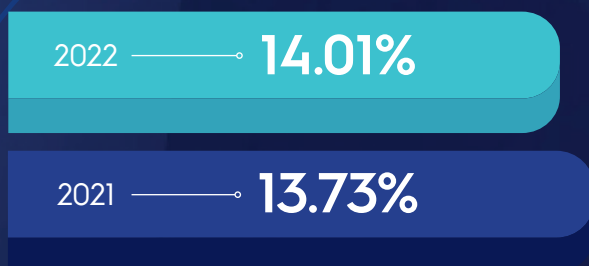
12%
GROWTH

TOTAL
DEPOSITS



12%
GROWTH

CAPITAL ADEQUACY



0.28% GROWTH

PROFIT BEFORE TAX



18% GROWTH

FINANCIALS

PROFIT AND LOSS

2022

\$'000

2021

\$'000

Interest revenue

22,583

20,405

Interest expense

(2,661)

(3,772)

Net interest income**19,922****16,633**

Other revenue and income

2,902

3,119

Impairment losses on loans and advances

(282)

12

Operating expenses

(14,782)

(13,175)

Profit before income tax**7,760****6,589**

Income tax expense

(1,951)

(1,649)

Net profit for the year**5,809****4,940**

Total comprehensive income

5,809

4,940

BALANCE SHEET

\$'000

\$'000

Cash and investments

130,391

114,655

Loans and advances

652,589

590,101

Other assets

7,703

7,441

Property, plant and equipment

7,197

5,888

Total assets**797,880****718,085**

Deposits from other financial institutions

54,500

76,501

Deposits from members

679,859

581,674

Other liabilities

8,566

10,764

Total liabilities**742,925****668,939****Net assets****54,955****49,146**

Reserves

4,144

4,153

Retained Profits

50,811

44,993

Total Equity**54,955****49,146**

\$'000

TOTAL ASSETS

797,880

2022

718,085

2021

TOTAL MEMBERS EQUITY

54,955

2022

49,146

2021

LOANS TO MEMBERS

652,589

2022

590,101

2021

TOTAL DEPOSITS

734,359

2022

658,175

2021

PEOPLE

STAFF TRAINING AND DEVELOPMENT

With KRISTY WILLS

TRAINING AND COMPLIANCE OFFICER

This year we welcomed 15 new team members to Coastline, they are based in our Administration office and Branch network. All new entrants participated in an intensive induction program which provided them with the background to the history of Coastline.

They also viewed presentations from our General Manager, Operations and Payments Team Leader, Training and Compliance Officer and Creative Strategies Team Leader to provide them with a better understanding of our purpose and values. Our new team members are currently undertaking studies in Cert III in Financial Services, these studies are delivered by the Institute of Strategic Management as a 12 month online course.

Coastline team members have been completing training at various levels throughout the year including a Bachelor of Business Degree, Diploma in Leadership and Management, Diploma of Human Resources

Management, Certificate IV in Credit Management and short courses in Understanding and Analysing Financial Statements, Emotional Intelligence and Networking skills. Our team have enjoyed participating in face-to-face training opportunities this year, in addition to training delivered using video conferencing platforms such as Zoom, WebEx and Microsoft Teams.

We formed a Vulnerable Customer Focus group in 2022 with team members from each branch participating. All Coastline team members participated in specialised training to ensure they are adequately skilled in identifying vulnerable customers and in how to best support them with their banking requirements

and help them with their financial wellbeing. As a direct result of this learning we have established a referral partnership with Kempsey Neighbourhood Centre & Mid North Coast Financial Counselling Service to further support our vulnerable customers.



MEET THE team

About the GENERAL MANAGER



PETER TOWNSEND

GENERAL MANAGER (1996 - Present)

Dip Accounting, MBA, AICD

Since being appointed in 1996, Peter has played an important role in the development and growth of Coastline.

Peter is a Director of Indue Ltd which provides financial products and services to financial institutions and is a Director of the Kempsey Golf Club.

EXEC UTIVE MANAGEMENT



CLINT FEARNLEY
FINANCIAL CONTROLLER



JENNY THORMAN
HEAD OF PEOPLE & CULTURE



ROSS DELAFORCE
CHIEF TECHNOLOGY OFFICER



PAUL IVANKOVICH
CHIEF RISK OFFICER



DAVID RYAN
LENDING MANAGER

COASTLINE BY THE NUMBERS

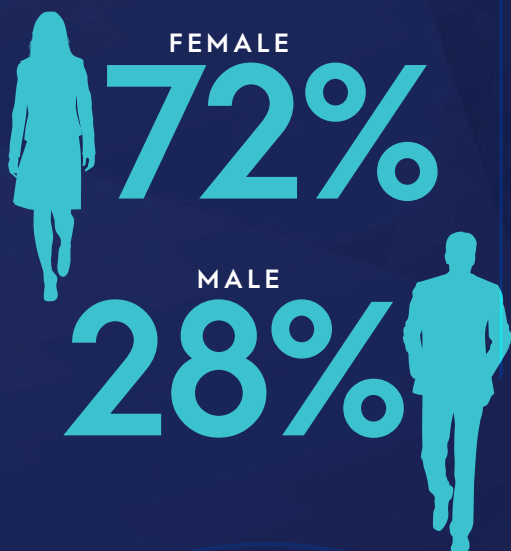


COASTLINE EMPLOYS OVER 70 LOCALS

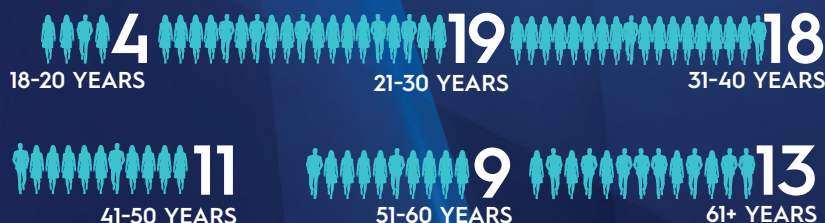
Our team live and work in the Macleay, Hastings and Manning Valleys and bring a wealth of local knowledge to our business. With over 60% of our employees holding a delegation to approve loans, decisions can be made quickly and with a genuine understanding of each customer's needs. 🗨️

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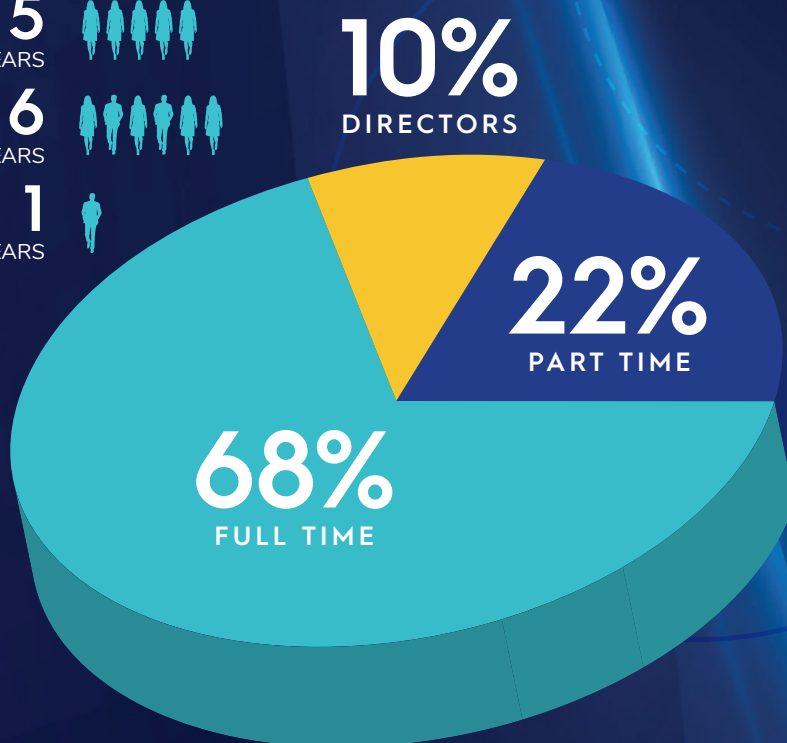
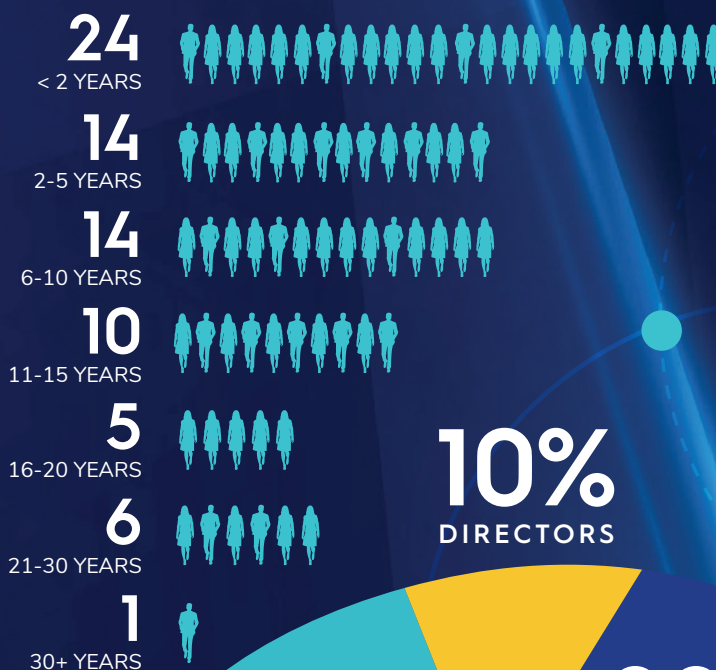
EMPLOYEES



OUR TEAM BY AGE



LENGTH OF EMPLOYMENT





Four worthy team members were awarded the annual Kylie Duncan Memorial Scholarship in 2021. All team members embarked on learning journeys in various fields of the business.

Abbie Davey, Diploma of Leadership and Management

Henry Gambrill, Bachelor of Business and Enterprise / Accounting

Ally Henderson, Diploma of Human Resources

Kathryn Reynolds, Marketing Management (single subject) Bachelor of Business

The annual scholarship is an education scholarship for Coastline staff members who wish to undertake tertiary studies to further their career development. The scholarship provides \$5,000 to assist with study costs.

Kylie, our much-loved team member tragically lost her battle with cervical cancer in 2018 at just 32 years of age. Kylie completed a Bachelor of Business (majoring in accounting) while working full time as Coastline's Financial Controller.

Kathryn completed the Marketing Management subject with distinction grades and is looking forward to finishing the degree in due course. "As Team Leader of the Creative Strategies department at Coastline, it's important to show my commitment to learning and personal development and to motivate and encourage my team to do the same." said Kath.

Abbie is on track to complete her course by the end of 2022 and said "being chosen as one of the recipients of the award has helped me massively in furthering my skills and career here at Coastline. It has helped me not only professionally - by developing

my knowledge on management and leadership skills but has also helped me personally - by giving me the confidence needed to be able to communicate these skills and leadership styles to my colleagues."

Ally has recently submitted her final assignment and looks forward to seeing her results. "A Diploma in Human Resources and Management has not only assisted me with developing the skills to communicate effectively with others, but it has also opened my eyes to the Human Resources and Management roles and responsibilities. I have unlocked a whole new level of respect for those working in this role or similar as it has introduced me to the processes involved in handling individuals and other business obligations. I have been influenced by this course to take on further responsibilities and progress even further in my career." said Ally.

"The Kylie Duncan Memorial Scholarship has helped me kickstart my university degree and set me up to be able to complete and achieve my academic goals. The completion of my university degree will allow me to progress through my career with new learnings and help teach others." Henry said.



WORK PLACE GIVING

We know that many charity organisations wouldn't be able to provide the incredible support to patients and their families or research into diseases without the vital financial help from generous donations and that's why Coastline introduced the Workplace Giving program in July 2019.

Staff can set up a regular payroll deduction to contribute as a tax-deductible donation to Coastline's charities of choice.

MND NSW (Motor Neurone Disease NSW) and the ACCF (Australian Cervical Cancer Foundation) were our charities of choice in 2021-22 and our staff donated an incredible \$4,352 to these worthy causes over the financial year.

Each year, Coastline's Community Foundation matches the staff contributions, donating a dollar-for-dollar amount to the charities. To date \$19,185 has been donated to our charities of choice through the Coastline Workplace Giving initiative.



ACCF
AUSTRALIAN
CERVICAL CANCER
FOUNDATION



mnd
New South Wales

NET PROMOTER SCORE



Net Promoter Score is a metric used to **calculate customer experience and loyalty**. We ask our customers a simple question:

“How likely is it that you would recommend Coastline to a friend or colleague?”

CUSTOMER TESTIMONIALS

BARRY C

We have been banking with Coastline for so long that we feel quite at ease with the staff. We wouldn't go anywhere else.

KEARNA H

They have always helped me with any issues I've had. They've been so nice and understanding. I'm so glad I chose them to look after me and my financials.

TARA H

The support you provide. You're open on Saturdays. Your community support. Your customer service. For these reasons I would and do actively recommend Coastline.

ANDREW M

Good product range and the staff are helpful and interested in their customers.

KATE D

Super easy to deal with. I've only met staff once in person and everything is done over email or the phone with no problems at all. Everything has been super smooth and easy and very accommodating Thank you!

DEBRA G

I have used other banks and credit unions, they start out good, but customer service soon lets me down. I have been with Coastline for many years and always recommend them and don't understand why people continue to use banks. Coastline accommodated my needs and kept me informed every step of the way.

KELLY K

Easy to talk to, friendly and made the whole process stress free and enjoyable. Highly recommended.

SARAH H

No queues, friendly staff, staff are helpful and follow things up swiftly. I'm very happy with the friendliness and familiarity of the staff. Very personable and completely different from a bank approach.

ILSA B

The help they have given me was fantastic. Nothing was too much trouble for them.

MEGAN W

Because they make you feel like a person not a number.

AMITY S

Staff are always extremely helpful and always pleasant to deal with. They make banking easy.



MARIKA CRILLEY
TEAM LEADER
CENTRAL KEMPSEY BRANCH

Describe to us a typical day in your life?

My team and I start our day, every day, with a toolbox meeting for 10 minutes. This time allows the team to be informed, focussed, and included in the prioritising of tasks for the forthcoming day. Each day requires our team to be flexible as we can never foresee

all situations that come over our desks. We ensure we always have team members available for our customers for banking, investing, and lending enquiries.

Coastline has a proud history on the Mid North Coast spanning over 50 years. Can you tell us why it is important to you that Coastline remains invested in the local community? We remain committed to our obligation of putting the interests of our community first. We can see the material benefit to the community through our large-scale Community Foundation grants, but we also feel the impact we have when our staff volunteer in schools, not for profit and community groups and local volunteer dependant organisations. We are a local credit union, owned and staffed by locals, and we must honour the purpose of Customer Owned Banks of being involved with and committed to the community.

Why is it important for Coastline to invest in their branch network when its competitors are closing their branches?

When it comes to making some of the biggest decisions in our lifetime such as buying a car, purchasing a home, or investing for the future, our customers need to know

that we are available to support and assist them face to face. Whilst some customers may not need us on a day-to-day basis, the fact that we are open, even on Saturdays shows us putting our customers financial wellbeing first.

What is on the horizon for your branch this year? We are set to embark on the stage two development of the Coastline Community Hub which will see a portion of our Administrative Team join us in Smith Street from Head Office. Our Team is hustling to improve on our Branch of the Year Highly Commended achievement in 2021-2022. We are supporting two team members studying a Certificate III in Financial Services and another team member in Diploma of Leadership and Management. With the success of our revamped Vault Café and subsequent increase in customers visiting our branch, we look forward to an increase in use of our Community Hub facilities by community groups and businesses.

Whilst the beginning of the 2022-2023 financial year has seen volatile market movements, we will continue to provide a safe and welcoming place for our community and our customers.



LIBBY MCCONNELL
TEAM LEADER
WEST KEMPSEY BRANCH

Away from the branch where would we find you spending your own time?

My weekends are spent watching my children play sports, playing netball myself, at the beach and socialising with friends.

What do customers say about banking with Coastline? They love the face-to-face interaction, the people at Coastline are so helpful and friendly, knowing them by their first name and being treated like a family member, not another number in the queue! Our customers love that Coastline is so involved with the community, providing support to many vital organisations that benefit our communities. Accessing our branch network is convenient and easy. Our online services are as advanced as the Big Four Banks.

For members living outside the Mid North Coast region, how can they interact with us without coming into the branch? Via a phone call direct to the branch, by mobile phone, where proof of

ID documents can be forwarded to branch staff, and by the internet banking secure messaging service.

Coastline support the community in many ways, what is one of the initiatives Coastline offers that you find the most valuable to your community?

The support to the community that stands out the most for me is the way in which our staff interact with all members on a personal level day-to-day. The support is one that could be taken for granted in today's day and age. When other organisations are cutting back on staff and shop fronts, Coastline remains to be here for all your banking needs and more. I recognise the face-to-face support that is still required for all our members, those young and old. Banking can be such a personal thing that requires time and support, and Coastline is here to provide this support. This is something I have been proud to be a part of.



What do you love most about

working for Coastline? That we are here to actually help our members with their banking needs. I love the fact that if we cannot find a solution at branch level, admin will always help us find a solution. It's like working in one big family!

What's one of the community

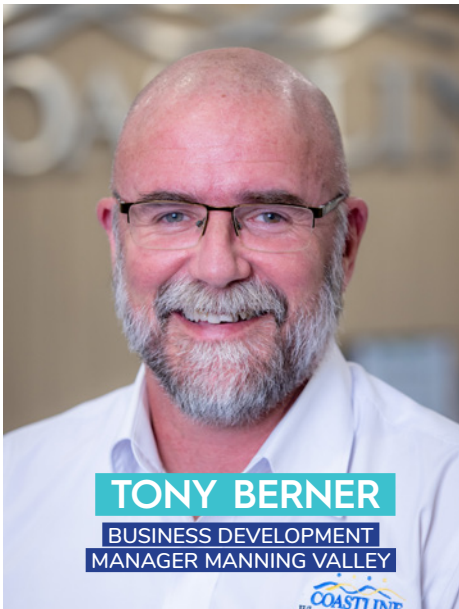
contributions your branch has been a part of? We are sponsoring the local dragon boat racing in September and we have put in a team of staff members to race. Some of us have already been to the rowing club for a lesson!

What are you most proud of in

your role? I love helping our members understand how their banking works. I enjoy the maintenance side of banking and learning how our processes work to help people. I also have a passion for a good chat to our members!

What do you love most about living

on the Mid North Coast? I was born in Taree and have only left the area for a year and came back! Everything is so central to us; we have the beautiful coast on our back doorstep and not too far from larger towns like Port Macquarie or Newcastle. It's a lovely community to live in.



How did you get started in the

Finance Industry? Pure accident really. I never thought of getting into Banking when I left school, it was just that in the 80's the Commonwealth Bank was seen as a secure place to work. So, I applied, and have been in the Finance Industry ever since.

What changes have you seen in your industry over the last 5 years and how can you help our readers understand the changes?

Banking is still relatively the same as it was five years ago, to me. However, the industry is seeing a lot of changes. The continuance of the majors consolidating, closing branches, reducing staff numbers,

pushing clients into electronic means. Whilst electronic is important, the lack of face-to-face representation has seen a swing to look for something different. Great news for us at Coastline.

What advice would you give to someone looking to buy their first home? Start saving now. It doesn't

matter if you're looking for a home just yet, get into the habit of putting money aside. The sooner you can start, the better your deposit will be. Think of it as a loan payment and don't touch it.

Away from the branch where would we find you spending your own time?

Camping, sightseeing, bushwalking, or spending time with friends.



What are some of the financial solutions you can offer to businesses in our region?

Most loan approvals sit with me and my team locally to enable prompt delivery of solutions and options for quick turnarounds on loans and for great results.

I'm backed by 30+ years of proven experience in business and home lending plus a standout Coastline team.

Squash a myth about credit unions (common misconceptions)

We DO loans for businesses too! Unlike the Big 4, most loan approvals at Coastline are done in days rather than weeks.

How does Coastline remain relevant

in a constantly changing market environment?

Local decision making. We live and are a part of the local Mid North Coast (MNC) market and community. We therefore have a greater ability to adapt, change, back our clients and community locally.

What do you love most about living on the Mid North Coast?

Its people and strong community spirit as seen in the recent floods. As a volunteer Tacking Point SLSC IRB Driver, I saw first-hand how so many individuals and the MNC communities pitched in to help others in need. I've travelled most of Australia and the world and the MNC is the best by far.



KRISTY WILLS

ACTING TEAM LEADER
SOUTH WEST ROCKS BRANCH



JANNY SHIELDS

ACTING TEAM LEADER
SOUTH WEST ROCKS BRANCH

How long have you been with Coastline and what has been a highlight for you during this time?

K - I originally started at Coastline in December 2000. I did have a short stint at another Credit Union while living away for around 18 months but have been back at Coastline since 2004. One of my career highlights was when our Central Kempsey Branch moved to the new store, seeing that come to life and offering our community something new is always exciting. I always get a lot out of our community volunteer leave and sponsorships, it's so rewarding to be able to help make someone else's event or project come to life.

J - I have been with Coastline for 14 years. A highlight during this time would be the launch of our open concept branches, which provided our team members with a unique opportunity to diversify the delivery of our excellent customer experience.

If you could share just one money saving tip to our youth, what would it be?

K - Get onto a great budgeting product, like Budget Wise, early and set yourself

some savings goals to aim for, it makes the sacrifices easier when you can see the end goal!

J - Commit to saving a percentage of your wages even if it's small and create a budget, this will help to fulfil future dreams.

How can people find out more about Coastline and the services we offer?

K - Call in and speak to any of our wonderful team in branch, check out our fantastic website or give us a call! We pride ourselves in being accessible and we are passionate about what we can offer you so why not reach out!

J - Walk through our doors and there will be someone who will delight you with information regarding our services!

Outside of work what do you enjoy?

K - I enjoy spending my time with my hubby and three kids. Spending time reading and just relaxing at home. I also enjoy volunteering for my kids' schools and their P&C associations.

J - Walking on the beach and caravanning.

specialists' roles in Business Development. The branch offers a Photography Hub for local artists to exhibit their work free of charge and a Business Banking Hub to provide convenient support to our business customers.

Our branch contributed to the organisation achieving highest membership growth across all credit unions and mutuals banks in Australia for the 2021-22 financial year. My team were awarded Branch of the Year at the 2022 Coastline Staff Excellence awards, recognising our performance and outstanding growth.

We enjoyed building on our member relationships and seeing our customer's dreams become a reality with the support of our team members.

What can customers expect when they bank with Coastline?

They can expect a warm smile and the undivided attention of our team members. Our team are genuinely interested in their customer's lives, taking the time to build personal relationships through trust and honesty. This personal level of service is supported by easy processes, quick turnaround times with in-house decision making, the flexibility of our mobile banking services and accessibility of our branch

network.

What does the next chapter look like for Coastline? Are there exciting plans you can share with us?

The next chapter looks very similar from where we have come from. As a team, we will continue to see growth, offering a banking experience that is second to none, making sure we are consistent in doing the small things right. Our sole focus remains on customer service and building trustworthy relationships. My team know our referral base is a major factor in seeing growth, so we will continue to protect those networks. My team will continue to offer a holistic approach to banking, extending their knowledge across many banking products and as a team we will promote a work environment that will be the desire of future staff members, with a culture of a happy and safe workplace, and executing meaningful work.

Outside of work what do you enjoy?

I love being a husband to my wife Sally, being a dad to my beautiful kids Leo and Hallie. Even though my competition days are over, I still love surfing and being involved in the local boardriders club. I'm also a member of Port Macquarie Golf Club and enjoy teeing it up from time to time.



MITCH VAN DER VEER

TEAM LEADER
PORT MACQUARIE BRANCH

What's been the most exciting thing to happen for your team this financial year?

We opened our new flagship branch in May 2022, the new store is located within the Settlement City shopping centre and is twice the size as our previous store. The new branch fit out enabled us to grow to a team of nine staff members with the addition of



2022 COASTLINE STAFF EXCELLENCE AWARDS

After a two-year hiatus due to the COVID-19 pandemic, we finally got to celebrate the achievements of our team members at our annual Staff Excellence Awards. The evening is a wonderful opportunity for staff across our branch network to get together and celebrate their successes from the financial year. Over 100 guests attended the evening which recognises the outstanding effort of team members who demonstrated Coastline's values and provided exceptional support to our members, helping with their financial wellbeing.



BRANCH OF THE YEAR AWARD

WINNER – PORT MACQUARIE BRANCH



BRANCH OF THE YEAR AWARD

HIGHLY COMMENDED – CENTRAL KEMPSEY BRANCH



**GENERAL INSURANCE SALES
TEAM OF THE YEAR**

HIGHLY COMMENDED - TAREE / WINNER - PORT MACQUARIE



**GENERAL INSURANCE
SALESPERSON OF THE YEAR**

HIGHLY COMMENDED - ESTELLE DE RUBERTIS / WINNER - ASHLEIGH BAILEY



BIG KAHUNA AWARD

HIGHLY COMMENDED - TAREE / WINNER - PORT MACQUARIE



LOCAL HERO AWARD

HIGHLY COMMENDED - KRISTY WILLS / WINNER - KATHRYN REYNOLDS



SOLUTIONS MINDSET AWARD

WINNER - NATALIE DICK



ABOVE AND BEYOND AWARD

HIGHLY COMMENDED - ESTELLE DE RUBERTIS / WINNER - KYM POWICK



OUTSTANDING INNOVATOR AWARD

HIGHLY COMMENDED - DANAE SHORE / WINNER - ESTELLE DE RUBERTIS



TEAM PLAYER AWARD

HIGHLY COMMENDED - MATHEW GEE / WINNER - ABBIE DAVEY



RISING STAR & ROOKIE OF THE YEAR

WINNER - ALLY HENDERSON / WINNER - EMILY SINCLAIR



LEADER OF THE YEAR

WINNER - TONY BERNER

OUR PLACE



While the Big 4 banks continue to close their doors and reduce trading hours, **Coastline** remains committed to their branch network, providing a contemporary and welcoming environment where our team members are easily accessible for our customers.





PORT MACQUARIE BRANCH

2 022 was an exciting time for our Port Macquarie branch opening the doors on their brand-new branch in May!

The new store is located in the Settlement City Shopping Centre and brings a bigger space for our customers and community members to interact with us more comfortably. Those who visited the old branch would have noticed it was a little crowded, some of our team members working remotely to free up branch space. This is a testament to the Port Macquarie team who achieved outstanding membership growth, enabling their team to grow from seven team members to nine and being able to support their customers more efficiently with their financial wellbeing.

The new space also saw the launch of a brand-new community initiative, the Coastline Photography Hub, a commission free exhibition space where local photographers can exhibit their work to the public for a month.

The Port Macquarie team look forward to being able to support more of the Greater Port Macquarie community in the new space!



OUR PLACE



ADMIN

Kristy, Ally, David, Alex, Andrew, Anika, Jenny, Danae, Gary, Trudy, Peter, Henry, Mikayla, Linda, Jackson, Kim, Ross, Kathryn, Megan, Melinda, Kym



CENTRAL KEMPSEY

Sarah, Rheanna, Amelia, Trudy, Marika, Emily, Abbie, Christine



SOUTH WEST ROCKS

Bridie, Samantha, Charlie, Kristy, Janny



WEST KEMPSEY

Wendy, Jessica, Willow, Libby, Mitch, Hannah, Janny



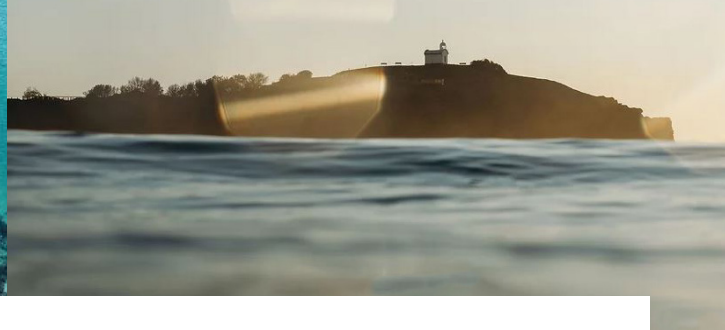
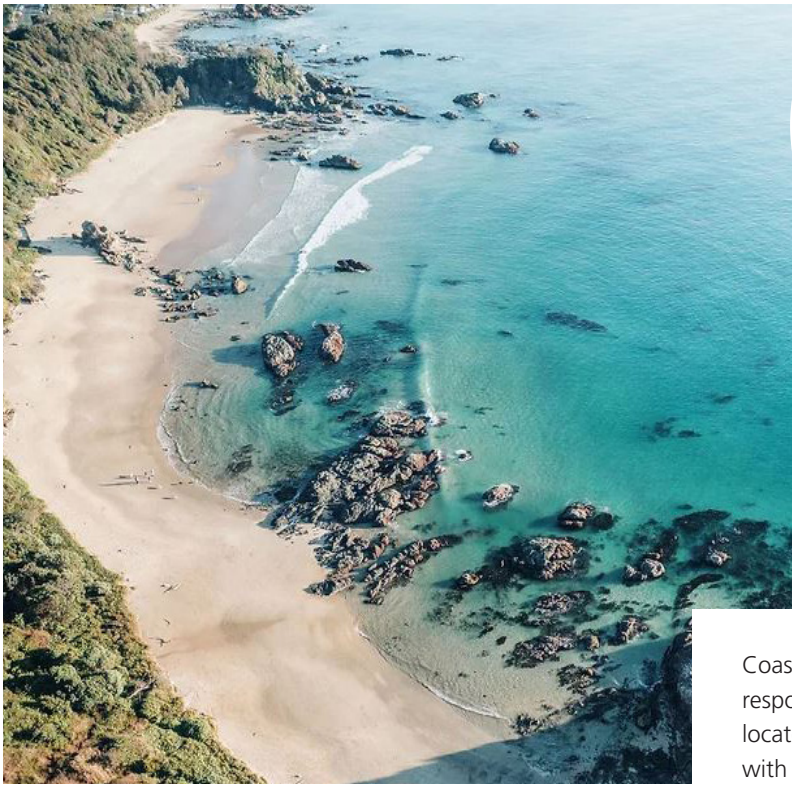
TAREE

Jemima, Ashleigh, Sophie, Paulette, Tony, Brielle



CRESCENT HEAD

Karen



Coastline Photography Hub was developed in June 2022 in response to the success of the Art Hub. The Photography Hub, located in our new Port Macquarie flagship branch is fitted with over 7 metres of exhibition space for local photographers to showcase their work for sale or display only in a month-long exhibition.

Through the Photography Hub, Coastline can further support the arts and culture community across the Mid North Coast by having the same benefits as the Art Hub such as a fee and commission free exhibition space as well as Coastline staff members assist with the set-up and promoting the exhibitions through our social media platforms and website.

The Photography Hub has already housed its first photographer, Port Macquarie Local, Matt Gilligan.



COASTLINE'S *Local Spotlight*

Coastline continues to support **local artisans, producers, artists, and designers with an opportunity to showcase their products** with our Local Spotlight initiative located at each of our five branches.

With a designated retail space set up in each store to promote local businesses, merchandise is sold by Coastline staff and all proceeds are returned directly to the business, with no charge being incurred to participate.

To take advantage of this program, the business does not have to be an existing Coastline customer, but they must not have their own retail space.

This year we saw 62 businesses take part in this program, with products such as honey, handmade soaps, baby apparel, knitwear, wood, and artworks. Many participating businesses and entrepreneurs found the Local Spotlight initiative brought them brand awareness and gave them a way to network with potential customers.



ART HUB

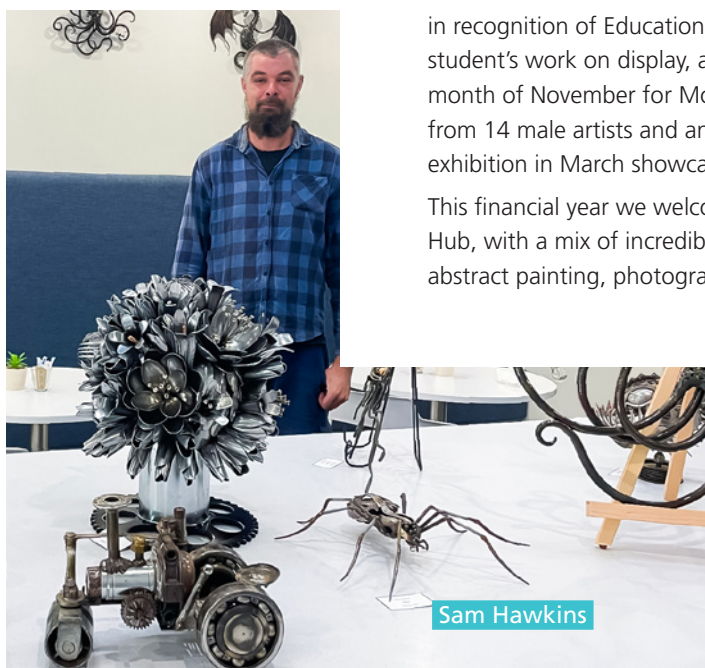
Coastline's Art Hub began in January 2020 as a local exhibition space for artists to showcase their creative works. We display artworks for sale for a monthly period in our Kempsey Branch.

The partnership between artists and the Art Hub is mutually beneficial with Coastline being able to continue its commitment to the community, and the artist being able to gain exposure for their work and have a commission free exhibition space to display their art. Coastline staff members assist with the set-up and promoting the exhibitions through our social media platforms and website.

Expanding the exhibition space in 2021 to the Vault Café seating area has doubled the exhibition space, allowing greater visibility for the artworks, and creating a warmer and more welcoming atmosphere in the Coastline Community Hub.

Having a bigger exhibition space allows us to hold larger collective exhibitions as well as solo exhibitions. In 2021/22 we held a successful month-long Children's Art Exhibition in recognition of Education Week with over 65 school student's work on display, a Men's Art Exhibition for the month of November for November, displaying work from 14 male artists and an International Women's Day exhibition in March showcasing 15 local artists.

This financial year we welcomed 17 solo artists into the Art Hub, with a mix of incredible metal work, hyper realism, abstract painting, photography, and sculpture.





Our flagship branch in Kempsey's CBD opened its doors in November 2019 featuring three collaborative community spaces and Vault Café, collectively known as the Coastline Community Hub!

The intention for the new space was to provide a safe, welcoming, and well-functioning space for our community members to utilise for various activities.

The Hub's meeting room offers seating for 12 in a board room style layout, with the latest technology, this contemporary environment is perfect to host your meeting, team training sessions, workshops, and other small functions.

Vault Café is on site to offer catering for the meeting room, or for a casual bite to eat with freshly brewed coffee offered by local supplier, Holy Goat Coffee in the main café seating area. Here in the Co-Working space,

you can take advantage of Coastline's free Wi-Fi service while grabbing a coffee or delicious menu item from the café. This is a great option for people needing access to a flexible working space but not necessarily

a private office. It's also the perfect spot for a social catch up and is available to all members of the community during the hours of 6.30am – 4pm.

The Community Space is offered after hours and is open to all members of the community to hire for larger private functions, presentations,

and classes. The space is provided to community and not for profit groups free of charge, Coastline business customers can also hire the space at a discounted

“The space is provided to community and not for profit groups free of charge, Coastline business customers can also hire the space at a discounted price.”



price. Guests can utilise all areas of the Community Hub and catering packages are available for pre order from Vault Cafe.

This year we welcomed a variety of community groups and businesses into the Community Hub, it was fantastic to see the vision of the space in the flesh. We look forward to seeing many more faces in the space throughout the new financial year.

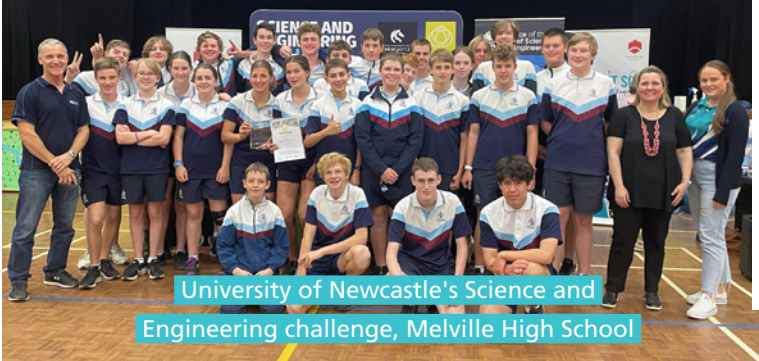
Macleay
Land Care,
Summer
Island Tree
Care Day



Our COMMUNITY



South West Rocks Running Festival, Trial Bay



University of Newcastle's Science and
Engineering challenge, Melville High School

COASTLINE STAFF VOLUNTEER PROGRAM

Since the launch of the Coastline4Community Staff Volunteering program, Coastline has invested over 514 hours volunteering for local community groups within the Mid North Coast.

Community support and engagement has always been at the heart of Coastline and to parallel this commitment, Coastline encourages employees to make a direct impact to their communities through unpaid volunteering during business hours with a registered local charity or not-for-profit group.

Coastline team members are entitled to three paid days of volunteer leave each financial year and this leave can be taken in increments.



EDUCATION@GLASSHOUSE



At Coastline we proudly offer the same range of personal and business banking services and products that any big bank can, with one huge difference; we are customer owned and 100% committed to investing in our community.

Coastline and the Education @ Glasshouse Program share similar values, we both exist to support the people who live, work and interact in the communities in which we operate.

Coastline sought the opportunity to partner with the Education @ Glasshouse program following the launch of Cubs and Kickstart accounts, along with our Coastline Cubs School Visit Program.

Coastline committed to a three year long partnership with the Glasshouse, beginning in 2019 and now being extended out to 2023 due to COVID-19. The pandemic caused shows to be postponed or cancelled and safe distancing seating restricted the number of attendees per show.

Through our financial support we were able assist the 2022 program to offer more shows and performance dates. The partnership continues to present opportunities to build positive relationships with our local schools and highlights our commitment to support education outside of the classroom and

within the broader community.

This year saw Coastline team members joining the Port Macquarie Community Preschool, Coastline Community Foundation recipients, at Guess How Much I Love You, a performance by CDP Kids which brought to life the classic children's book on stage.

We also attended the incredible Girls With Altitude performance with years 5 and 6 students from Westport Public School. Girls With Altitude is a jaw dropping show which mixes the world-class skills of the young acrobats of the Flying Fruit Fly Circus with the cartoon illustrations by Australian artist Judy Horacek. The show brings to life social economic topics such as the environment and equality.

The Coastline team love attending these shows and witnessing the students experiencing these performances and seeing the positive impact it has on each of them.



We understand the importance of giving students access to valuable learning experiences which inspire both creativity and innovation. As Principal Partner, this exciting opportunity allows us to play an important role in providing access for students to participate in the unique and creative events hosted within the program which promotes cultural diversity.

coastline CUBS BIRTHDAY

At Coastline we like to encourage smart money management and saving habits at a young age, that is why we gift a handwritten card and a \$10 gift card to every Coastline Cub and Kickstart member for their birthday. Here is one of our happy Cubs, two-year-old Cooper loves trucks, so with the gift card Cooper received on his birthday from Coastline, his Mum purchased him a cool new book!



SCHOOL VISITS

The Coastline Cubs School Visit program introduces young students to the world of banking and finance.

Providing them with a hands-on practical learning experience on the reality of banking and managing finances.

During their visits, students experience transactional based activities such as using a coin counting machine to exchange 5 x \$1 coins into a \$5 note, which they keep, this donation is provided by the Coastline Community Foundation.

Students are then engaged in a guided tour where they are shown the big safe, help spin money through the note counter and partake in fun money-based learning activities assisted by our staff. Each student is presented with a goodie bag and certificate at the conclusion of the excursion. The Coastline Cubs School Visit Program correlates with outcomes in the NSW Education Standards Authority Mathematics syllabus and the Early Years Learning Framework.

This year saw over 60 children participate in the Coastline Cubs School Visit program.



FUNDRAISERS AND Charity Events



AUSTRALIA'S BIGGEST MORNING TEA

Coastline held the annual Cancer Council Australia's Biggest Morning Tea and **raised \$3,353 with the help of our amazing communities and the support of local businesses** that donated and pre ordered plates of morning tea.



MOTOR NEURONE DISEASE WEEK

MND Week is a week to raise national awareness of people living with MND and their families. **Coastline's branch network sold MND merchandise and raised vital funds (\$944) for research and assistance** for those suffering with MND.



WOW DAY

Wear Orange Wednesday is celebrated during **National Volunteer week** to recognise and appreciate our **SES volunteers** who generously give their time to help communities during flood, fire, and storm emergencies. Coastline's South West Rocks branch dressed in orange to show their support.



DO IT FOR DOLLY DAY

Do It For Dolly Day is about bringing the community together to **celebrate kindness and unite in taking the stand against bully**. The West Kempsey team supported the cause by wearing blue, Dolly's favourite colour and sharing the message about the serious issue of bullying and its devastating effects.



KEMPSEY SHOW

The Kempsey Show has a long history in the Macleay Valley with the very first show being held in 1881. The agricultural event showcases the fresh produce grown by local farmers in the region and includes traditional ring events like camp drafting, show jumping and trots.

Coastline committed to a three-year partnership as Major Sponsor of the two-day event with the Kempsey Show Society, commencing in 2019. After a two-year hiatus the Kempsey Show was back in 2022 in all its glory!

After a very trying couple of years for the community following bushfires and floods, along with the COVID-19 pandemic, it was great to see our community together again at this event, exhibiting their skills, supporting our rich agricultural community, and having fun!

"We're a local business, homegrown in the Macleay Valley and when we can support another local organisation like the Show Society, it's a great community feeling", said Coastline GM Peter Townsend.

Coastline sold presale tickets to the event at their three Macleay Valley branches and set up a stall at the Kempsey Showground to engage with and assist our local community members.

SOUTH WEST ROCKS COMMUNITY ART GALLERY

The South West Rocks Community Art Gallery opened its doors at the beginning of March and provides a wonderful opportunity for local artists to exhibit their work, with many on waiting lists for other galleries in the region.

Coastline supported the new gallery by providing funding for the purchase and install of a professional hanging system valued at \$8,500. The Coastline Community Foundation's vision was to extend its support to the culture and arts within our region and saw this as a wonderful opportunity to show our commitment to this vision.

The new gallery is located within the Pilot's Cottage, part of the local and historic Maritime Precinct at South West Rocks and is a highly visited tourist attraction. The gallery has seen an increase of visitors to the seaside destination and is a welcomed attraction by locals and visitors.





SPONSORSHIPS

Coastline jumped on board as naming rights sponsor of the 2021 Coastline Credit Union Greater Port Macquarie Business Awards. Unfortunately, like many events the Awards were postponed due to the COVID-19 pandemic with the 2021 and 15th year of the awards going ahead in May 2022!

The event is a celebration of the local business in our region, recognising their hard work and achievements throughout what have been very challenging trading conditions over the past couple of years. Businesses and individuals who won their award in the Regional Awards categories will go on to compete at the Business NSW Regional Awards held in September 2022. Coastline is proud to be the major sponsor of the Business NSW Awards (Mid North Coast) and seeing the local businesses progress through to the next stage of the awards process. It's great to be supporting local people on their business journeys.

TAREE CITY BULLS

As long-standing Gold Sponsors of the Taree City Bulls Rugby League Football Club, Coastline continued their support of the club during their 2022 playing season.

The club celebrated their 25th year and Coastline Taree team members, Paulette and Ashleigh were invited along to the club's anniversary dinner and were presented with a framed jersey which was gifted from the club.

2021 the Taree City Bulls saw a new President elected. Nigel Wallis brought a new passion and focus on improving the club's culture and to grow and retain club members.

This year the club fielded four teams including Under 18's, Ladies League Tag, Reserve Grade and 1st Grade sides. Coastline's financial support helped the club to field these teams in new playing gear which is gifted to players at the end of the season. To attract an Under 18's side back to the club, the club offered free registration, which was funded through Coastline's support. The Taree City Bulls is the only club in the Group 3 competition to rent a private playing field from the Taree Leagues Club. Their home games are not played on council grounds, which means greater running costs for the club with rent, electricity and water expenses charged to the club.

Nigel said that the support Coastline has provided has helped shape the club into the success it sees today!





CRESCENT HEAD COMMUNITY PRESCHOOL

The Educators at the Crescent Head Community Preschool identified the need to update the centre's interactive smartboard as the one previously used in the classroom wasn't working and the technology was outdated.

The preschool set a fundraising goal of \$4,000 for the purchase of the new equipment, participating in a Colour Fun Run which raised \$700 towards their goal. The centre then approached Coastline to fund some of the remaining financial contribution.

Coastline is passionate about supporting the education of their young community members and saw this purchase as a valuable investment. The CommBox is a welcomed addition to the classroom, educators expressed that the children responded well to a more interactive approach to their learning. Education Leader, Leah Skinner said "Our feeder school, Crescent Head Public, uses CommBox technology, so it made sense for the preschool to purchase the same technology for the students to become familiar with as they transitioned into primary school. With a 7-year warranty, the CommBox will see future Crescent Head Preschool students benefiting from the new technology for years to come.



MACLEAY VALLEY BUSINESS AWARDS

Coastline celebrated their fifth consecutive year as Presenting Partner of the Macleay Valley Business Awards in 2022, reinforcing our commitment to supporting local business and business growth within our region.

Over 40 local Macleay Valley businesses entered the awards, with many of the businesses entering in the Excellence Award categories to progress through to the regional (Mid North Coast) level awards. The Awards are an annual celebration of local business, recognising individual employees and businesses whose passion, determination and success inspire other businesses and businesspeople. Businesses are encouraged to share their stories and be recognised for their contributions in building a stronger economy in the Macleay Valley. Coastline team members were privileged to presented the following three awards on the night.

OUTSTANDING START-UP: L'idole Collaboration

EXCELLENCE IN MICRO BUSINESS: Mirror Mirror Hair Lounge

EXCELLENCE IN BUSINESS: Kempsey Macleay RSL Club



Kempsey Macleay RSL Club

Sarah Moir, Coastline Credit Union



JB's Hair and Beauty

SUPPORTING
LOCAL
BUSINESS

Coastline held their annual **Support Local Business Marketing Package Giveaway campaign** which aims to promote small local businesses within our regions.

Three local businesses from each of the valleys in which we operate (Macleay, Hastings, and Manning Valleys) were given the chance to win a marketing package valued at \$2,500 each. The package included a professionally shot promotional video and 10 – 15 professional photos of the business. The nine videos were published on Coastline's Facebook page, with the winner from each valley amassing the greatest number of likes and shares receiving a marketing credit valued at \$500. The competition received a promising number of engagements and helped to build the profiles of the nine businesses, some of which had been operating for less than 12 months. The Chip Shop, Bruce Lang's Butchery and JB's Hair & Beauty were the winners of the promotion and gained fantastic exposure for their businesses.



Bruce Lang's Butchery



Chip Shop



2022 grant recipients, **Macleay Valley Home Hospice**, received **\$10,000 to purchase three new hospital grade beds** for their in-home patients supporting the organisation's Stay Home Safely project.

The not-for-profit organisation is run by a group of dedicated volunteers and has been operating in the Macleay Valley since



2005 providing health care equipment to palliative care patients to allow them to be cared for in the comfort of their home by their families for as long as practical. The equipment is loaned to patients free of charge and delivered to patients by members of the organisation.

The group identified the need for new palliative care beds to assist their patients, with some of their original equipment being worn and in disrepair. The beds offer comfort and practicality for the patients and their carers and enable the patients to stay home safely.

BRANCH

LOCATIONS



SOUTH WEST ROCKS

02 6566 6110



KEMPSEY

02 6562 1000

WEST KEMPSEY

02 6562 0188



CRESCENT HEAD

02 6566 0879



PORT MACQUARIE

02 6584 0600



TAREE

02 6551 8111



COASTLINE
Where your goals are ours



YEAR IN REVIEW

2022



Coastline Credit Union Ltd

ABN 88 087 649 910 AFSL / Australian Credit Licence 239175

coastline.com.au 1300 361 066



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