

CHALKBOARD

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NOVEMBER 2014



Message from the Editor

Welcome to our latest edition of Chalkboard. It is the final term of the school year and only a few weeks away from the Christmas and New Year break. No doubt many of you will be ready to take a little time off to relax and recuperate after a busy year. If you have plans for an overseas holiday we've included an article with some useful tips on keeping your money safe when you travel.

Since reviewing your goals, setting new ones, and saving and planning for them are common New Year's resolutions, we've included a short article to help you look at ways to improve your financial health in the New Year. We've also included some tips that members shared with us during the recent MoneySmart Week initiative.

We are very pleased to have launched our new internet banking site which has new and improved layout and functionality. We encourage you to log in and explore the site and its great new features.

There is also information on two of the scholarship programs we offer, which opened for applications in October. The first of these is the Future Teacher Scholarship¹, which grants \$5,000 in financial assistance to seven university students studying to become teachers, so they can focus on their future and not worry about their finances.

The second is the 2015 Harvard Club of Australia Teachers Mutual Bank Scholarship². Applications are now open for this scholarship which will be awarded to an innovative school principal. Through our partnership with the Public Education Foundation, the recipient will receive a scholarship worth \$10,000, which includes tuition fees for one of two Harvard Graduate School of Education programs, airfares and accommodation.

As usual, Diploma Travel³ has provided you with some exciting options for travel in 2015, as well some fantastic deals.

Plus, you can find out detailed information about all of our upcoming events and recent competition winners on page 14. We hope you enjoy this issue of Chalkboard and have a merry festive season!

As always, we are happy to receive your feedback. Simply email chalkboard@tmbank.com.au or write to Marketing, PO Box 7501, Silverwater, NSW, 2128.

The Editor

Cover: Adam, member since 2001

New and improved internet banking.

**Secure.
Simple.
Smart.**

By now we hope most of you have logged in to use, or take a look around, our new and improved internet banking platform which went live on 7 September this year.

There have been some great improvements to the layout and design of the site, making it easier to use. Everything you want to do is pretty much a click away. As far as navigation goes, we've re-vamped the menu and tool bars, consolidating them to make internet banking faster. Transferring money between accounts, paying bills or making any other online transactions are now under the Payments tab on the top menu.

Importantly, the new site also offers stronger security. This enhancement has made the log in process more secure in the background, so that the CAPTCHA (distorted image text) is no longer required. Now you just need to type in your member number and access code and you're away. These changes ensure that we are keeping up to date with current security trends and browser capabilities and to reduce exposure to fraud.



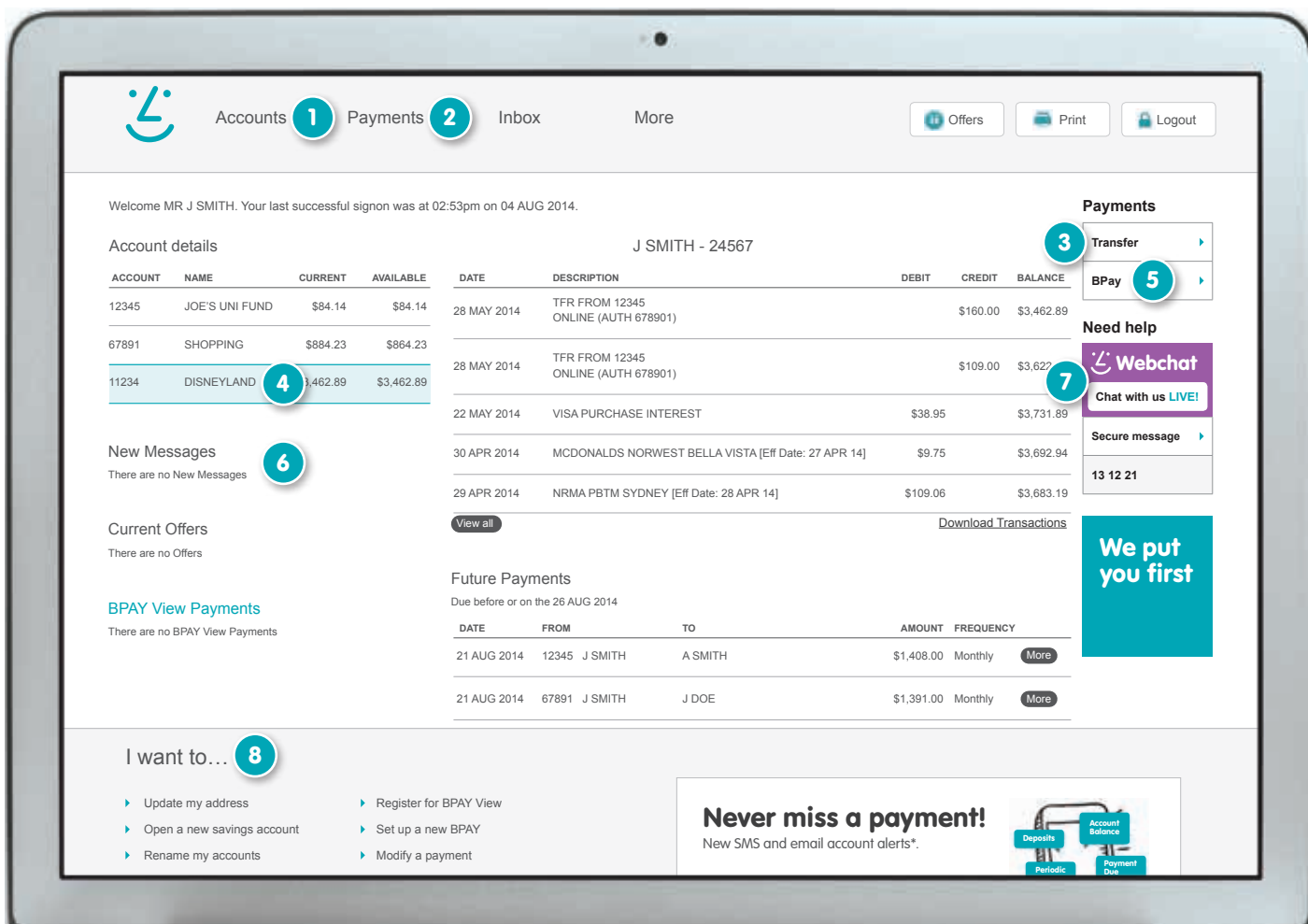
Remember, we need your current mobile phone number so that you can transact online with a one-time password. If you have changed your mobile phone number recently, or if you are not sure you have provided it, you can check or update it via:

Internet banking

Simply go to Change contact details located within the My settings menu.

Telephone

you can call us on **13 12 21**.



There is also an added extra layer of security within the site. A one-time password is a six digit number sent as an SMS to your mobile phone. This one-time password is now required when

making the following transactions in online banking:

- adding a new personal payee or updating an existing one
- transferring funds to new, unregistered payees
- viewing or performing maintenance on your account – such as a change of address
- changing your online banking codes

1

Menu

A simpler menu design makes finding what you want easier.

2

Payments

Anytime you need to transfer money, or make a payment, you can simply go here.

3

Quick link to transfer funds

It's our most commonly used feature, so we've now made it easier to get to.

4

Personalise your account names

Rename your accounts so it's easy to remember what it is and what you use it for.

5

Quick link for BPAY

You'll now find BPAY here.

6

Secure messaging

This enables secure conversations between you and us.

7

Webchat

Talk to us live on Webchat, for answers to your questions.

8

I want to...

The fastest way to our most popular functions.

FIND OUT MORE ABOUT TEACHERS MUTUAL BANK AND WHAT WE OFFER. SIMPLY VISIT TMBANK.COM.AU



Shane & Jane, members since 2005 and 2001

Money-safe travelling

Whilst the basics of life are water, food and shelter, the basic essential of travel is money – if you are overseas without it, it's hard to access the other three. Tourists are, regrettably, targets for theft so it pays to be judicious about how you carry your cash so that you aren't left stranded.

So how do you keep your money safe overseas? What are the best ways to carry your money around? Should you use credit cards, cash, travellers cheques or pre-paid money cards? And what can you do in an emergency?

You have a few options: either contacting us to arrange your foreign currency⁴ in Australia to take abroad with you, taking Australian currency or travellers cheques⁴ with you to

exchange periodically while abroad or withdrawing foreign currency from your access card or prepaid travel card at ATMs as you need it.

If the currency conversion rates are stable or at a favourable rate prior to departure, it makes sense to take foreign currency. However, do think about how much cash you want to convert and carry at the onset, in case the cash is lost or stolen.

Once you arrive at your destination, be sure to compare the rates and fees offered at the airport at currency exchange booths before you consider exchanging currency. Although it is easy for tourists to convert money on arrival, these services may charge you for the convenience with lower conversion rates and higher commission fees.

You could use an ATM abroad, using a card linked to your Teachers Mutual Bank account for instance or, an increasingly popular option, a pre-paid travel card. The Mastercard Multi-currency Cash Passport⁵ can be loaded with up to 10 currencies on the one card and many members are choosing to use this alternative when they travel.

Carrying money while travelling is a balancing act between safety and convenience.

When using an ATM, fees may be comparable to what you would pay to exchange money along the way and there's the added protection of not having to carry all your cash with you. However, make sure you are aware of international fees and charges for using overseas ATMs to avoid any surprises when you see your next statement.

Before you go on holiday, be sure to notify us of your travel itinerary. This way when the advanced fraud monitoring system picks up overseas transactions, we are more likely to know if they are legitimate. Failure to advise us, or other banks, may run the risk of having your transactions declined or card cancelled. Also check if your card is due to expire while you are travelling so that you can allow time for a new card to be issued before you depart.

Carrying all your cash, credit, debit cards and passport in one place puts you at the biggest risk of losing everything if the worst happens, and a bulging wallet may make you a target for theft.

Making money difficult to access deters thieves, but when it comes time to pay for something, you still need to access it without a hassle. This is easy with a little planning as part of your morning routine. As you're packing your day bag, make sure you've got a variety of small notes for purchases such as food and souvenirs, with larger notes tucked away in a more secure location.

Consider carrying cash and cards in a few different places, for example a day's spending money in your wallet and the rest elsewhere, say a money belt or in the hotel safe box. Try to avoid carrying valuables in a snatchable bag or backpack and remember, even a wallet kept in your front pocket can be taken by an experienced pickpocket.

If are unlucky enough to have your property stolen, some prior planning can help. Keep photocopies of your passport, licence, credit/debit card details, travellers cheque receipts and bank and insurance company free call emergency numbers with someone at home, as well as a copy in your main luggage or day bag when you travel. If you have the misfortune of losing everything then this will be your lifeline.

Tips for money-safe travel

1. Know your PIN

Like Australia, many countries now require a PIN rather than a signature to authorise transactions on credit and debit cards. To avoid your card being declined, ensure you have a PIN, but record it somewhere secure. Although not with or near your cards.

2. Be vigilant with card use

Ensure your PIN cannot be observed while being entered and watch the transaction process. Don't let people walk out of sight with your card as they could copy the details and use them on another occasion.

3. Avoid online banking at internet cafés

These computers are highly accessible and may not be updated with anti-virus software. The risk of your details being stolen are heightened in locations where security is minimal.

4. Anticipate your expenses

For longer trips, consider setting up a regular automatic transfer between your accounts, rather than having all your money readily accessible. A Multi-currency Cash Passport⁵ will also help you keep your holiday money separate from your regular accounts.

5. Record card use and receipts

Keep receipts to validate them against your statement. If you do discover a fraudulent use of your card, don't panic – let us know straight away so we can investigate.

To speak to us from overseas call **+61 2 9735 9111** or call Fraud Bureau Services on **+61 2 8299 9534**

LEARN MORE ABOUT THE DIFFERENT OPTIONS AVAILABLE FOR YOU TO ACCESS YOUR MONEY WHEN TRAVELLING. VISIT TMBANK.COM.AU/EXTRA_SERVICES

Ultimate Road Trip Package Winners

Earlier this year, we ran a Car Loan campaign which offered our members the opportunity to win one of three Road Trip Packages worth \$2,500 each. Meet our three lucky winners and hear their stories.



Round 1 winner:
Agnieszka Pawlik
School Learning Support Officer

Agnieszka only recently joined Teachers Mutual Bank, having been pleasantly surprised to discover she could become a member while attending a seminar sponsored by Teachers Mutual Bank at Hunter Vineyards earlier this year.

The School Learning Support Officer found Teachers Mutual Bank staff to be very helpful with her car loan application process. Overall, she told us that her banking experience with us has been different from other banks.

She was in disbelief when she was announced our first winner and was very happy with the prize. In her words, **"the Anaconda gift cards could even mean holidays in the future which I wasn't even dreaming about at this point in time."**



Round 2 winner:
Sarah Campbell
Primary School Teacher

Sarah has been a member since she was eight years old when her mother started teaching and joined Teachers Mutual Bank. Sarah then went on to become a Future Teacher member and is now a primary school teacher herself.

She considers us as **"a bank with its members as a priority"** and values us for having **"developed in me a strong sense of the rewards of saving"**. She chose us over other financial institutions because of our competitive loan interest rates and the option of redrawing or paying her loan off early without the fees other banks charge.

She is excited to have won the prize because it means that she will be able to go on a holiday without having to worry about a lot of the costs and is now planning for a trip to Dubbo Zoo.



Round 3 winner:
Jennifer Munro
Primary School Teacher

Jennifer was the winner of round three. She discovered Teachers Mutual Bank via a colleague's recommendation and joined us when one of our Business Relationship Managers visited the school she works at on the South Coast of New South Wales.

When asked what she likes about Teachers Mutual Bank, she said that she appreciates the support that we show teachers through events, such as Staff Development Days. Plus, the teachers in her school love the yearly planner we produce every year!

She applied for our car loan after her car broke down and she was relieved when the application was processed promptly and the funding came through. In her words, **"it was a very 'no fuss' process"**. Winning the campaign prize is very handy for her, as she travels frequently to see her family, especially her daughter and new granddaughter who live in Orange.

**FIND OUT WHAT LOAN BEST SUITS YOUR NEEDS.
COMPARE OUR PERSONAL AND CAR LOANS AT TMBANK.COM.AU**

We'd like to congratulate all three lucky winners who have won the Road Trip Packages and would like to thank all our members who have participated and entered into the campaign.



A passionate teacher is hard to forget

We know that for aspiring teachers, it's a hard road to making dreams come true and supporting themselves through university can be tough. This is why we offer a helping hand through our Future Teacher Scholarships, which provide financial assistance to university students studying to become teachers, so that they can focus on their future.

What's it all about?

Future teachers are about teaching, learning and developing the necessary skills to lead our children to learn. To recognise their passion and to help them focus on what matters, we are offering **seven future teachers the chance to receive a \$5,000 grant** each. And on top of this, we'll also **reward 10 runner-ups with \$250 each!**

How to apply¹

If you are, or know someone who is, enrolled at university and studying a teaching and/or education degree, we encourage you to apply for our Future Teacher Scholarships.

How to participate:

- Write a 500-word essay on the topic "Teaching – why is it more than just a job?"
- Send us a written statement of support from your learning institution
- Provide a transcript of your academic results
- Be a member, or be eligible to become a member under the Teachers Mutual Bank constitution, at the time of applying for the scholarship

Applications close 6 January 2015.

For eligibility, full terms and conditions or to apply please read the Future Teacher Scholarship application form available at tmbank.com.au/FTS.

Rob, 2014 Future Teacher recipient, with daughter, Abby. Members since 2014



New Teacher program⁸

We also have a specific banking program for those who are either studying teaching or have graduated in the last two years. This program offers a range of benefits such as:

- **No monthly access fee** on your Everyday Account⁶
- **No annual fee** Teachers Credit Card⁷
- A Car Loan⁷ with the option of **free Roadside Assistance** on the standard plan⁹ for up to 5 years
- **Rewarding** Online Savings Account
- **No Teachers Mutual Bank commissions** on travellers cheques⁴ and foreign cash⁴
- **Easy access** mobile banking¹⁰, one of Australia's largest ATM networks, internet banking, SMS & email account alerts¹⁰ and Pay Anyone mobile & email¹⁰

You can find out more details about our New Teacher program, by visiting tmbank.com.au/newteachers or calling **13 12 21**.

**TO APPLY FOR A FUTURE TEACHER SCHOLARSHIP,
GO TO TMBANK.COM.AU/FTS**

Rewarding schools and the environment

Sixteen schools across Australia have been awarded a total of \$26,459 in round 2 of the 2014 Teachers Environment Fund eco-grants. The Teachers Environment Fund is a grant that helps schools, TAFEs and CITs make their environmental projects a reality.

Blaxland Public School – Eco Day 2013



Since the program launched in 2008, we've provided a total of \$370,000 to 141 schools comprising of 7,400 teachers and 9,949 students, with each school receiving up to \$2,000 to help them with their environmental projects.

"We believe teaching sustainability is as important as practising it. The more our next generation know how to look after the world now, the more we can all look forward to later. Through this program, we are helping teachers bring their sustainability projects to life."

"It's a great way to get your students out of the classroom while keeping them totally engaged", said Teachers Mutual Bank CEO Steve James.

Teachers Environment Fund Round 2 Recipients, July 2014

- Chester Hill High School, NSW – Refugee vegetable garden
- Chifley College, Bidwill Campus, NSW – Native garden and frog pond/marsh area
- Elizabeth Macarthur High School, NSW – Sustainable vegetable garden for 'Paddock to Plate'
- Epping North Public School, NSW – School vegetable garden
- Jingili Primary School, NT – Native garden
- Oyster Bay Public School, NSW – the 'Accessible Garden'
- Peakhurst Public School, NSW – Chicken coop
- Southern Cross School Distance Education (SXDE), NSW – Construction of an 'Outdoor Learning Place' as part of the SXDE northern rivers Aboriginal education learning and support centre
- Trangie Central School, NSW – Implementing Aboriginal perspective beyond bush tucker
- Wade High School, NSW – Wade High Tutorial Centre vegetable garden
- Blakehurst High School, NSW – Native garden
- Francis Greenway High School, NSW – Aquaponics project
- Kincumber High School, NSW – Aquaponics project
- Richardson Primary School, ACT – Recycled plastic bottle greenhouse
- Applecross Primary School, WA – Free range chickens in the school yard
- Eden Hill Primary School, WA – 'Garden of Eden'

THE NEXT ROUND OF
TEACHERS ENVIRONMENT
FUND GRANT APPLICATIONS
WILL OPEN IN EARLY 2015.

TO FIND OUT HOW OUR
TEACHERS ENVIRONMENT
FUND COULD BENEFIT
YOU AND YOUR SCHOOL¹¹,
CALL 13 12 21 OR GO
TO TMBANK.COM.AU/TEF

MoneySmart Week

'Tips' campaign winner

MoneySmart Week, which was held during 1-7 September 2014, is a national, not-for-profit initiative promoting the importance of financial literacy. MoneySmart Week encourages Australians to take simple steps to make a positive difference to their financial health.

Paul, member since 1974



Often making a few small changes can get you on the path to a better financial future. As a Bronze supporter of MoneySmart Week 2014, Teacher Mutual Bank staff wanted to share with members the MoneySmart tips they have found to be useful. Members were also encouraged to share their 'MoneySmart tips' for the chance to win a \$5,000 term deposit and a Bridges Financial Planning consultation.

We had over 250 entries and our congratulations goes to winner Paul Mylonas, former teacher, with this tip:

"You must first learn how to save \$10 from an income of \$100 before you can save \$100 from an income of \$1,000. Even though the proportions are the same, along the way we are learning principles like self-control that will teach us how to manage larger amounts."

Paul's tip stood out because of the philosophy of thinking small, discipline and planning which can be implemented by everyone no matter what stage they are at in their financial journey.

How has Teachers Mutual Bank helped you?

I have been a member of TMB for over 30 years. During this time I have saved, borrowed and invested with TMB. I have also used the financial advice service of Bridges. They are a professional group that gives sound financial investment advice. I have been more than satisfied with the excellent service and the very attractive and competitive rates that TMB have to

offer. As a result I have recruited all my family to TMB. They are truly a community bank for the people.

What does winning this prize mean to you?

I could not believe that I had won this prize when I was first told about it by phone. I thought there must be a mistake or that there were only a few entries for this competition. I have never won an award like this before. I was elated when it was also confirmed to me by email the next day. It made my day. I want to share this award with some people in my life and some family members who are in need. My son emailed and said "So happy to hear about this for you. You deserve it so much."

What do you like about Teachers Mutual Bank?

I find the staff to be friendly, well trained and always eager to help with any questions I have had over a long period of time. I also like the many and different financial services that TMB provides especially the competitive rates. Having easy access to money through the many rediATM machines and through my credit card makes my life a lot easier without the need to go to a local branch for service. TMB more than meets my need for dealing with a whole range of financial services.

THE MONEYSMART WEBSITE FROM THE AUSTRALIAN SECURITIES & INVESTMENTS COMMISSION HAS A WIDE RANGE OF TOOLS AND RESOURCES AS WELL AS DOWNLOADABLE APPS FOR TRACKING YOUR SAVINGS AND SPENDING. VISIT MONEYSMART.GOV.AU

Goal setting for the New Year

December – 'tis the season to be merry – and to overspend and afterwards to regret those hefty bills and interest charges that have painfully blown out in the New Year.

The fact is that as temperatures, joviality and retail cash registers heat up to a Yuletide crescendo, the pressure to spend soars, blowing the most careful budget and giving rise to a severe post-Christmas financial hangover.

Accordingly, among our 2015 resolutions, our finances will join those other perennials – exercising more, healthy eating and quitting our vices. In the heat of the moment, we make these promises but rarely have the steely resolution to stick to them.

But just a little bit of planning can help you make your new budget goals stick. Many people refer to SMART goal setting techniques. That is, making goals Specific, Measurable, Achievable, Realistic and to a Time-frame. Essentially making your goals real, doable and sticking to them by having a plan of action.

One of the most important considerations when you are setting your financial goals is to have an idea of where you would rather be financially, identify what you have been doing with your money and realistically determine what areas you can change or improve. The Teachers Mutual Bank website has a range of tools and calculators and the Australian Securities & Investments Commission site moneysmart.gov.au has a lot of financial literacy publications and fact sheets to help you upskill before setting your goals.

For instance, if you have credit card bills, mortgage or other loans, you could set your financial goal around minimising or eliminating debts from your financial life. Some steps to achieve this could be to break your goal into smaller steps such as setting up an automatic debt debit payment plan, or reducing your debt by a certain amount, by a certain date. If you have a mortgage, you could speak to one of our lending experts to make sure you have the best interest rate and structure for your circumstances.

If your goal is to increase your savings, you could set yourself a monthly, saving target such as to save 5 or 10% per pay into an online savings or reward saver account and you could look at steps to eliminate any unnecessary spending, particularly impulse buying. Try using our budget calculator to set and save a budget to track to each month.

But remember, you don't need to wait until the New Year to start planning. To survive the approaching Christmas holiday spend-up, you can adopt the above tips and tricks now. With the aid of a realistic budget and financial plan and goals, personally suited to your lifestyle and circumstances, you will conquer those post-Christmas financial blues.

Peter, member since 2014



**THERE ARE A NUMBER
OF SAVINGS AND
BUDGET PLANNING
TOOLS ON OUR WEBSITE.
VISIT TMBANK.COM.AU**

Insight Vacations New Tours – 2015



Come & enjoy new Signature Experiences with Insight Vacations in 2015...

Southern England, the Channel Islands & Normandy

Experience the very best of British and French culture as you island hop from the Roman Era to the tumultuous times of WWII. Enjoy a 13-day/12-night leisurley-paced tour of this fascinating area of Southern England and Northern France & enjoy the highlights of Stonehenge, Bath, Guernsey & Jersey, St Malo, Mont St Michel, the Bayeux Tapestry & Giverny – the home of Claude Monet.

La Serenissima

Welcome to the ultimate in guided vacations, river cruising and first class rail. From the water-lapped piazzas of Venice, embark on a romantic journey of discovery that unveils the unmissable landmarks of Italy along with many of her hidden treasures. Enjoy a 19-day/18-night Uniworld River Cruise, Insight Vacation Tour and Rail journey – Venice, Rome, Capri, Florence, Pisa, Cinque Terre, Verona and finish your tour in Venice.

Great options for 2015

- Book and pay early and **save up to 10%***
- Are you a Frequent Traveller with Insight Vacations? Great **savings of up to a further 5%*** apply.

MOST IMPORTANT

Are you a Diploma Travel frequent traveller? Then ask us for your special discount!

UNIWORLD®
BOUTIQUE RIVER CRUISE COLLECTION®

INSIGHT VACATIONS
The Art of Touring in Style



*Special conditions apply – please enquire with Diploma Travel for all booking terms, offers and dates.

Karen talks TRAVEL

Welcome to the last edition of Chalkboard for 2014... where has the year gone? We have been busy with enquiries for Europe 2015 and of course River Cruising is again very popular! The early bird catches the worm on the deals for 2015 – most cabins are sold out!! Insight Vacations have also released their program for 2015 and have some very tempting new tours. They have also had a price reduction in 2015!!

Yes! Prices are approximately 5-7% cheaper in 2015... another reason to book.

The Solo Traveller Club has started and the first newsletter is out! Did you receive your copy? If not, then be quick and contact us for the special introductory deals! Not to be repeated... Great deals for 2015

so perhaps you could join one of our special departures.

Don't forget that Diploma Travel is here to answer all of your travel needs so please feel free to contact us or call in and see us in Homebush or Western Sydney Regional Office (Rooty Hill) – our staff are looking forward to assisting you.

Have a very merry Christmas and a safe & happy New Year and I look forward to speaking with you all in 2015. I will be enjoying a white Christmas this year in Lake Louise in Canada so bring on the snow!!

*If you cant afford travel insurance
– you cant afford to travel!!*

Karen
Karen Magee



**Call in for a visit
with your Diploma
Travel Specialist
– Karen Magee, in
the following offices
in January 2015:**

Monday 12 January 2015

Hunter & Central Coast Regional
Office in Hamilton NSW

Monday 19 January 2015

ACT & Central Southern NSW
Regional Office in Western ACT



Are you a Solo Traveller?

The Diploma Travel Solo Traveller Club is now open for business!

Not having a travel partner is no reason to stay at home. Why not travel with like-minded people you can relate to?

So..... have you registered with us yet?

If not, contact Diploma Travel via email at service@diplomatravel.com.au or call **02 9735 9169** or **1300 888 999** and advise us your details – name, address, email, telephone contacts and destinations of interest – and you will receive our special solo traveller information with HOT deals just for you!!

*Special conditions apply – please enquire with Diploma Travel for all booking terms, offers and dates.

Contact us!

P: 1300 888 999 or (02) 9735 9169

E: service@diplomatravel.com.au

W: www.diplomatravel.com.au

A: PO Box 7501,
Silverwater NSW 2128

F: (02) 9763 1560

#All prices quoted include taxes, fuel and government surcharges as at the time of printing and may change. Surcharges and taxes are subject to change until full payment is received. These tour prices replace all previous publications. All Diploma group tour prices are subject to a minimum number of passengers. Diploma World Travel Service ABN 63 010 167 503 third party company which is a wholly owned subsidiary of Teachers Mutual Bank.

Will service

The next scheduled appointments for members to have their Will, Power of Attorney or Appointment of Enduring Guardian prepared by solicitors¹² will be:

Homebush Office

Dale Carman/Hunt & Hunt
Monday, 12 January 2015
Dale Carman/Hunt & Hunt
Tuesday, 13 January 2015

Western Sydney Regional Office

Maxwell, Meredith & Co
Tuesday, 13 January 2015

ACT Office

Maxwell, Meredith & Co
Friday, 16 January 2015

Newcastle Office

Maxwell, Meredith & Co
Friday, 23 January 2015

To arrange an appointment, contact our Homebush office on **(02) 9735 9599**.

WA Office

Slater & Gordon
Available by appointment.

To arrange an appointment, contact our WA office on **(08) 9421 8701**.

Will preparation

Single \$220 Mutual \$350

Power of Attorney or Appointment of Enduring Guardian

Single \$140 Mutual \$210

Edvest members receive a \$10 reduction off single rates and \$20 off mutual rates.



Competition winners

Term 3, 2014

Mobile Office – \$100 winners:

T Jones	Kempsey
C Simmons	Nambucca
	Heads
S Stevens-Fuller	Coffs Harbour
K Watts	Cobar
L Parker	Broken Hill
N Larken	Moree
A Khattiyakul	Tennant Creek

Term 3, 2014

– \$2,000 Term Deposit winner:

M Conyngham	North Ryde
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New Teacher competition winner:

K Beck	NSW
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Events Calendar

Dates below may be subject to change depending on venue availability.

November

5th	Mobile Office	Bomaderry
5th	Business Centre	Taree
6th	Investment Seminar	Albury
6th	Investment Seminar	Albury
6th	Business Centre	Port Macquarie
12th	Business Centre	Orange
13th	Business Centre	Dubbo
19th	Business Centre	Shellharbour
20th	Business Centre	Yass
26th	Mobile Office	Grafton
26th	Investment Seminar	Lismore
27th	Business Centre	Goulburn
27th	Mobile Office	Yamba
27th	Investment Seminar	Lismore

December

1st	Mobile Office	Tweed Heads
2nd	Mobile Office	Lismore
3rd	Mobile Office	Ballina

Register today, go to **tmbank.com.au/events**

Things you should know

Information contained within the various articles of this edition of Chalkboard newsletter is of a general nature only and should not be construed as providing advice on any of the topics discussed. Your needs and financial circumstances have not been taken into account. Some articles published in this issue of Chalkboard are sourced from an independent writer. Please consult with your financial and/or tax advisor(s) before making decisions about acquiring Teachers Mutual Bank products or services. For further information call 13 12 21 or go to tmbank.com.au. Membership eligibility applies to join Teachers Mutual Bank (TMB) ABN 30 087 650 459 AFSL/Australian Credit Licence No 238981.

1. Conditions apply. For the Future Teacher Scholarship full terms and conditions visit tmbank.com.au/fts. **2.** Eligibility criteria applies. Each entrant must be a current principal in a government primary or secondary school in Australia, have served as a mid-career principal for three to ten years and be committed to continue as a principal in the government school system for at least another five years. Full terms and conditions are available at tmbank.com.au/harvard. **3.** Diploma World Travel Service ABN 63 010 167 503 NSW Licence No. 2TA003633 is a wholly-owned subsidiary of Teachers Mutual Bank. **4.** Teachers Mutual Bank provides travellers cheques and foreign cash through Travelex Limited ABN 36 004 179 953, AFSL 222444. A Product Disclosure Statement (PDS) for travellers cheques and further information on other products can be requested at www.tmbank.com.au or by calling 13 12 21 8am to 7pm, weekdays or 9am to 3pm, Saturday or from any of our offices. 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