

2017 Teachers Mutual Bank Limited Board and Members Committee election

SIX (6) nominations have been received for the TWO (2) Directors positions and SIX (6) have been received for the FOUR (4) positions on the Members Committee in accordance with the Company's Constitution.

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

Candidates for positions on the Board of Directors



***LEETE, Jennifer**

I have been a Director since elected in 2005 and a member since 1977. I currently Chair the board's Development and Education committee. Our mutual bank is at an exciting time in its growth and development as we expand beyond NSW and our education sector foundations. The bank is highly regarded throughout the financial sector and we maintain very high member satisfaction levels. We are strong and secure with sound financial and risk management practices.

I am committed to us providing members with innovative services to support their financial well-being while never losing sight of our history, our ethics and our common bond.

A life member of the Teachers Federation and the AEU, I currently work as a casual.



ANTOINETTE, Carlos

Carlos Antoinette values the contribution teachers make to our community. Carlos sees a TMB Directorship as an ideal opportunity to utilise his 30+ years of knowledge and experience in Banking, Insurance and Finance to assist teachers in achieving their lifestyle and financial goals, including that of home ownership.

Carlos has held senior executive roles such as Regional Sales Manager for NSW & Qld and Head of Operations for ING DIRECT, State Manager, NSW, for the Housing Industry Association Insurance Services, Head of Claims & Loss Mitigation for QBE LMI. Carlos' recent focus has been on APRA licensing and compliance requirements and Responsible Lending reviews.

Carlos holds an MBA, Bachelor of Economics and a Diploma in Insurance Broking.



DOBRIJEVIC, Peter BE MBA DipLaw GDLP

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



BONNOR, Steve Dip Ed. CA, CPA, FSIA, MBus, JP

I enjoy representing members on the Members Committee and look forward to contributing more to the Bank's future. I was fortunate to grow up in Cowra, with teachers as parents. School holidays to Sydney involved stopping in at the good old TCU at Parramatta Road Homebush, a popper for us, a cold beer for dad and the camaraderie of fellow teachers. One holiday dad opened me a Supersaver S1 account.

Inevitably, I became a qualified teacher, then became a chartered accountant. Working internationally in the finance sector, I have an understanding of the evolving global financial marketplace, and the many challenges and changes.

Teachers Mutual Bank and I have changed a lot too but I still have my S1 Account.



***CARLIN, Tyrone BCom, LLB (Hons), MCom (Hons), LLM, PhD, CA, FCPA, FFin**

It has been my privilege to serve as a director of Teachers Mutual Bank since 2010.

Working alongside fellow directors and as a member of the Audit, Risk & Compliance, Large Exposures and Marketing & Media Relations Strategy committees, I have been fully invested in the task of ensuring a strong mutual bank for the benefit of all members.

Mindful of the challenges of the role and the heavy onus of responsibility on directors, I affirm my commitment to Teachers Mutual Bank and respectfully seek your support in this election.



MACGRAW, Judy BA, Dip Ed, Dip Editing & Publishing, Grad Certs Total Quality Management, Fraud & Risk Control, MAICD

I am a long term TMB member and currently represent you on the Members Committee and the Board's Membership & Marketing Relations Strategy Committee. My career has been both educationally and industry focussed – teacher/adult trainer, corporate management in TAFE NSW, NSW DET, NSW RTA, and CEO of a national Industry Skills Council. As a consultant I advised membership based and financial organisations on strategy, risk management and business performance. These skills equip me to best represent the full spectrum of the TMB, Firefighters and UniBank membership.

I am also an experienced Director on NFP and mutual boards and seek your vote to bring my governance and business expertise to refresh Board thinking and continue the sustainable growth of our bank.

Candidates for positions on the Members Committee



***MACGRAW, Judy** BA, Dip Ed, Dip Editing & Publishing, Grad Certs Total Quality Management, Fraud & Risk Control, MAICD

I am a long term TMB member and currently represent you on the Members Committee and the Board's Membership & Marketing Relations Strategy Committee. My career has been both educationally and industry focussed – teacher/adult trainer, corporate management in TAFE NSW, NSW DET, NSW RTA, and CEO of a national Industry Skills Council. As a consultant I advised membership based and financial organisations on strategy, risk management and business performance. These skills equip me to best represent the full spectrum of the TMB, Firefighters and UniBank membership.

I am also an experienced Director on NFP and mutual boards and seek your vote to bring my governance and business expertise to refresh Board thinking and continue the sustainable growth of our bank.



HARDY, Louise BA (Hons 1), Grad Cert Health Policy

I and my family have been members of Teachers Mutual Bank for many years and I strongly believe in the mission of TMBank to advocate for its members and provide member value.

I work in health advocacy for a member organisation in the medical postgraduate education sector. I have spent much of my career providing advice to Boards and committees, on issues including ethics and governance.

I understand the key role that member representatives play to ensure that member needs and perspectives are listened to and acted on. I have excellent listening and communication skills and believe I can make a strong and active contribution on behalf of members.



***KENT, Lesley**

Many years of active Federation Membership, teaching experience in secondary schools and TAFE have prepared me to represent the needs of teachers. Through working for IMB and running my own computer business, I bring a wealth of knowledge about technology and business to the committee.

After 32 years of service on the Members Committee, I have come to appreciate the unique nature of our Teachers Mutual Bank. I firmly believe in the personal quality of the services offered and intend to do everything possible to maintain that personal feeling that our members enjoy when dealing with our Bank.

I am happy to offer myself for re-election to the Members Committee.

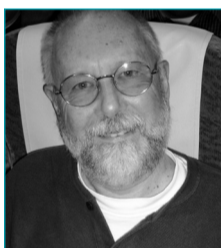


***GREEN, Graeme**

Currently Chairperson of the Members Committee and Principal of Ingleburn Public School. With 30 years experience as an educator, administrator and Diploma in Management and Marketing, as well as undertaking the CUNA Mutual Credit Union Directors course, I am highly qualified to successfully represent you.

I bring the enthusiasm, experience and knowledge needed to ensure success in today's complex and highly competitive financial environment. I am committed to providing innovative, professional and accessible services in a caring efficient way to all members.

The Members Committee is your voice and I welcome the opportunity to continue to work with you as we continue to focus on providing outstanding member service at all times.



MILES, Ron B.A. (Sydney) M.A (Macquarie)

Ron was an Economics high school teacher for 40 years culminating in the position of Principal of three high schools and is currently still assisting students in an academic counselling role. He has also been a member of the Teachers Mutual Bank for over 40 years. The Bank has been an integral part of Ron's life assisting in buying cars, houses and with travel. Ron has always been impressed with the quality of service, helpful advice and willingness to assist that is the hallmark of the staff at Teachers Mutual Bank. He would now like to repay this service to the Bank through representation on the Members Committee.



***WILLIAMS, Bernie**

I have been actively involved in our organisation for more than 30 years and I have been proud to serve on the Members Committee for the past ten years.

Although our organisation continues to evolve, it is vital that we maintain the highest standards of ethics, strive for enhanced benefits for our members and focus on quality personal service, that is not outsourced overseas.

I am aware of the financial needs of our members. My background in economics and accounting, and the knowledge gained while on the Members Committee will allow me to effectively represent the interest of all members.

*Denotes current member of the Members Committee

To vote

Complete the Ballot Paper by following the voting instructions

- Place the Ballot Paper (unfolded) in the Ballot Paper envelope and seal it. DO NOT DETACH THE FLAP
- Sign the Ballot Paper flap where indicated and place the Ballot Paper envelope in the reply paid envelope and post it.

Your vote must be received by the Returning Officer no later than 5pm Friday, 27th October 2017.

