

A photograph of two hands reaching towards each other in a field of tall grass under a clear blue sky. The hands are positioned as if about to clasp or support each other. The lighting is warm, suggesting a sunset or sunrise. The text 'Dream Big' is overlaid in a blue, textured font, and 'MEMBERS' REPORT 2013' is in a smaller, solid blue font below it.

# Dream Big

MEMBERS' REPORT 2013

**Hume**



## OUR VALUES

### COMPASSION

We seek to understand and support the needs and goals of customers, each other and the community.

### RESPECT

We are inclusive and will act fairly, honestly and with integrity with consideration for others.

### ASPIRATION

We empower and challenge each other to deliver operational excellence and will strive to improve everything we do.

### COMMITMENT

We work together as a team with dedication and loyalty to our organisation and take responsibility for our actions

### RESPONSIVE

We act with purpose, conviction and courage to deliver in a timely manner

## OUR MISSION

To build and enhance relationships with customers to enable them to make rewarding financial choices.

## OUR VISION

To be the financial institution of choice to the people in the regions in which it operates.



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# KEY STATISTICS

94%

CUSTOMER SATISFACTION

(Roy Morgan Research)

TOTAL ASSETS

\$884m

NET LOAN APPROVALS

\$135m

\$4.2m

OPERATING PROFIT BEFORE TAX

TOTAL DEPOSITS

\$809m

56,939

CUSTOMERS

TOTAL LOANS AND ADVANCES

\$676m

81%

EMPLOYEE ENGAGEMENT

(Hay Group)



## CHAIRMAN AND CEO'S REPORT

STUART GILCHRIST, Chairman  
ANDREW SAXBY, CEO

**We strive to make a big contribution and continue to invest in our people, the community and our products and services.**

### REVIEW OF OPERATIONS

Hume continues to achieve acceptable outcomes; with modest asset growth combined with higher costs resulting from recent investments to improve customer service contributing to lower pre-tax operating profit.

In continuing uncertain economic times, consumers are encouraged to shop around and look for a better deal however, when considering their financial provider, many stick with their existing bank where they have a record and existing relationship. Against this backdrop, the increase of more than a thousand people choosing to bank at Hume is an outstanding result and confirms that recent decisions, including opening a branch at White Box Rise, upgrading the ATM network and internet and mobile banking software were recognised.

An improvement in the Capital Adequacy Ratio (the universal measure of financial strength) to 14.8% confirms that the level of investment achieves the balance between future growth and current financial stability. A Roy Morgan Research Customer Satisfaction Rating of 94.0% confirms that

customers are benefitting from the investment. A staff Engagement ratio of 81%, as measured by the Hay Group from survey results from 93% of staff means that employees also approve Hume's strategy.

### PROFITABILITY & GROWTH

Hume's pre-tax profit reduced by 10.6% to \$4.248m after operating expenses increased by 3.3% to \$19.294m. The increase in costs includes the branch at White Box Rise in Wodonga for 10 months and is an acceptable result recognising that personnel costs, which make up nearly half of all Hume's costs, increased by 4% after including staff for the new branch. There were also costs arising from the purchase and development of a new training facility which will also be used for meetings and as an alternate Administration Centre in the event that Head Office is unable to operate for any reason.

Net interest income decreased by 1.4% to \$19.681m despite a 3.9% increase in total assets. Total assets were \$883.9m at June 2013, up from \$850.9m last year. Loan balances

increased by \$28.8m or 4.4% despite near record net loan approvals of \$135m during the year. Despite Hume's response to the 0.75% reduction in the cash rate during the year, many borrowers elected not to reduce their monthly repayments and, as a result, they are reducing their debt much faster than they need to. This has always been encouraged, even though it tends to reduce Hume's profit.

There seems to be a general expectation that everyone benefits from lower interest rates however Hume shares the pain of the 16% of its customers that have term deposits. The average return on Hume's deposits and investments with other ADIs decreased by 1.4% during the year causing a reduction in interest income of over \$1.1m compared to the previous year based on average balances of nearly \$200m. A 1.4% lower return from investments and a 0.88% lower return from loans and advances need to be viewed against a 0.75% reduction in the cash rate. The loan rate comparison highlights that Hume continues to put its customers ahead of its own profitability.

As noted above, the capital adequacy ratio improved during the year and, even after excluding the tier 2 capital raised as term subordinated debt late last calendar year, it increased by 0.27% to 14.34% at year end. This comfortably exceeds the new Basel III requirements that came into effect on 1 January 2013

**CHANGE IN NAME**

At the General Meeting at which this Report is tabled for review, Members will be invited to approve a recommendation from the Board to change

Hume Building Society Ltd's name to Hume Bank Limited. If approved, the Board will then seek APRA's approval to use the restricted words 'bank', 'banker' and 'banking' and, if approved, it is expected that the name will change to Hume Bank Limited on 1 July 2014.

Recommending a change to Hume's name is not a decision to be taken lightly, however many Members will recall when "Permanent" was dropped from Hume's name several years ago. It is important that Hume's name remains current and contemporary with changes in the community and banking sector.

The name will change, but the way Hume manages its business and the way it relates to customers will not. We will be happy if Members and customers continue to refer to us as "Hume"; but we will be very proud that they can finally say "their bank".

Hume Bank offers a strong but friendly name; retaining the goodwill and trust that has been generated over 58 years of Member or Customer ownership and combining that with a universally recognised title that confirms the full range of financial products on offer. Hume Bank will continue to be Member owned and concentrate on service rather than generating excessive profit to reward shareholders. Hume Bank will continue to focus on developing and retaining relationships with its customers and will do so by investing in its people, its communities and in the products and services it provides.

If that sounds familiar, perhaps it is because they are the same principles that Hume has been operating under for many years and we don't see any reason to change.

**BOARD CHANGES**

A few months after Henri Cruddas' resignation, the Board appointed Michael Gobel to the Board. Michael's extensive experience in financial services and contribution to the local community were quickly recognised by other Directors and he was elected to the position of Deputy Chairman despite his relatively short background with Hume. Members will have an opportunity to confirm his appointment at the 2013 Annual General Meeting.

**THANKS**

Many people have been involved in Hume's success over the past 58 years; whether as Directors or as employees. Their contributions allowed the current Board and Management to seriously contemplate becoming a bank and, as a result, we owe them our thanks. It is hard to imagine that the six local businessmen who convened the meeting at which Hume Permanent Co-operative Building and Investment Society Limited was formed in St Patricks' Hall on 5th April 1955 would ever have anticipated that Hume could, or would ever become Hume Bank Limited.

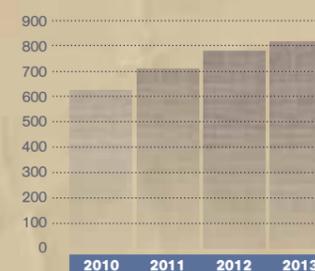
Although the efforts of all of the people involved over the years prepared the groundwork for success; current and recent Directors, Management and Staff have created an organisation that has big dreams; and the capacity to see them come to life. On behalf of the 56,939 owners of Hume Building Society, we take this opportunity to publically thank all of our colleagues for their passion, commitment and skill.

**OUR BOARD**

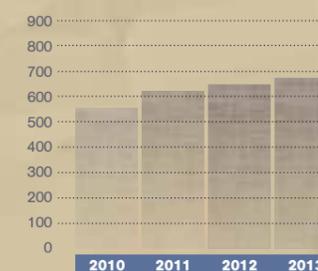


Left to right:  
 BILL HANRAHAN | LEO O'REILLY | DENISE OSBORNE | JOY STOCKER  
 STUART GILCHRIST, Chairman | ULF ERICSON | MICHAEL GOBEL, Deputy Chairman

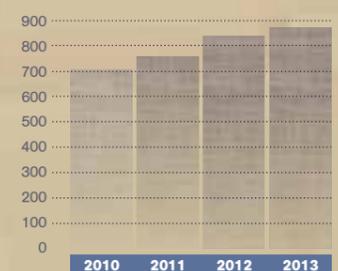
TOTAL DEPOSITS (\$m)



TOTAL LOANS (\$m)



TOTAL ASSETS (\$m)



# 2013

## HIGHLIGHTS

We are committed to providing excellent products, exceptional service and unparalleled convenience.

Our success is based on providing a local banking alternative to those living in southern New South Wales and north eastern Victoria.

★ **Awarded 5 Stars CANSTAR**

Visa Value credit card,  
Visa Loyalty credit card,  
Visa Gold credit card,  
Professional Cash Management,  
Business Cash Management  
Business Account

★ **Winner of CANSTAR Best Value Australian Youth Banking and Education Award**

for all mutual banks, credit unions and building societies

★ **Winner of CANSTAR Online Internet Banking Award**

for building societies

★ **Winner of Murray-Riverina Regional Business Awards**

Business Leader, Employee of Choice and Excellence in Sustainability

★ **NSW Business Chamber of Commerce Young Business Executive (Finalist)**

★ **New ATM**

Co Store Wangaratta

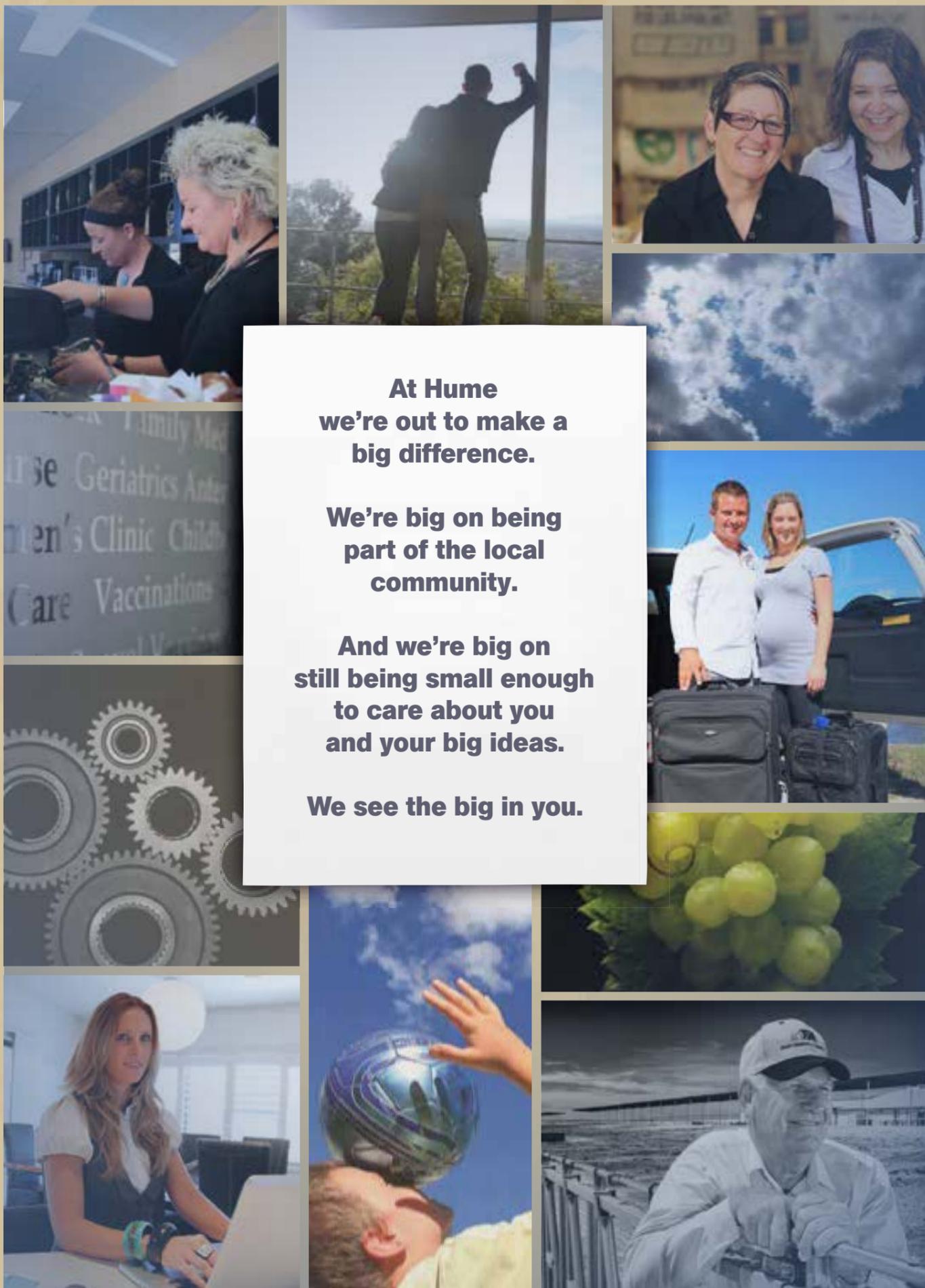
★ **New website launched** (October 2012)

★ **New iBank launched** (July 2013)

★ **mPay launched** (July 2013)

★ **Property Package launched**

(July 2013)



**At Hume  
we're out to make a  
big difference.**

**We're big on being  
part of the local  
community.**

**And we're big on  
still being small enough  
to care about you  
and your big ideas.**

**We see the big in you.**

# Decisions are made locally

## SENIOR MANAGEMENT

Left to right:

DAVID ROWE  
General Manager  
Information Technology

ALISON PRENTICE  
Risk Manager

JESSIE ARNEY  
General Manager  
Human Resources

MELISSA SWEETLAND  
General Manager  
Customer Service,  
Sales and Marketing

ANDREW SAXBY  
Chief Executive Officer

WAYNE NAGLE  
General Manager  
Finance and Administration

## Owned by our customers, for our customers

We see the potential in the ideas, dreams and desires of people in the region and we've helped them realise them for over 55 years.

Hume is owned by its 57,000 customers, not external shareholders. This means customers benefit through lower fees and better rates. All decisions are made locally with our customers' best interests at heart.

We believe in a bigger future not just for our customers but our people. It is with this vision that we will continue to grow and prosper. In 2014, we will look to change our company name to Hume Bank Limited to better reflect our banking services.

As a customer owned bank, we'll keep investing money into the community and our customers.

We're here to help you realise your dreams – no matter how big or small they may be.



# Servicing you locally

## Local support and expertise

At Hume, we're big on service. We have 19 branches, 44 ATMs and national access to Westpac, St.George, Bank of Melbourne and Bank of South Australia ATMs so you can access your cash around Australia while still banking with a local organisation.

We're investing more into online and mobile banking with a major upgrade to iBank and the launch of mPay.

The new iBank features a new layout and improved functionality to ensure it continues to meet the demand of its 42,000 weekly customers.

mPay offers a quick and easy way to transfer money straight to a friend via a mobile number or email address without the need to share BSBs or account numbers.

Hume has won CANSTAR's Best Online Internet Banking Award for building societies.



## IT TEAM





# Local people

## Our greatest asset

When making your plans big or small, you can be sure to speak to a local staff member who puts your needs first.

We have dedicated teams in customer service, business banking, insurance, financial planning, loans, finance, compliance, human resources, marketing and information technology.

Our people support each other and the local community.

We're committed to providing a challenging, rewarding and supportive workplace where all employees are encouraged to achieve their best. Hume's CEO Award recognises staff and their commitment to deliver exceptional customer service.

Hume was the winner of Murray-Riverina Regional Business Awards for Business Leader, Excellence in Sustainability and Employer of Choice. It was also a finalist in the NSW Business Chamber of Commerce Awards for Young Business Executive.



# We saw the big in our schools

## Investing in our children

Hume's focus on providing school banking and financial literacy across the region is commendable. ASIC is keen to work with Hume to deliver professional learning to local teachers.

Hume is proud to play a small part in helping raise awareness of ASIC's MoneySmart Teaching program by hosting a Professional Learning Session with ASIC for local schools, teachers and parents. The MoneySmart Teaching Package will form part of the Australian Curriculum by 2018. Each participant received a free teaching package full of resources ready to use in the classroom or at home.

Hume has over 43 schools participating in its school banking program with 8 schools joining the program in 2013. Hume developed an activity book and website to help schools educate children on money matters.

Hume has won CANSTAR's Best Value Australian Youth Banking and Education Award for all mutual banks, credit unions and building societies for the second consecutive year.

**MELISSA SWEETLAND**  
General Manager, Customer Service, Sales and Marketing

**COLLEEN BLANCATO**  
Financial Literacy NSW  
Department Education and Communities

**SHANE O'CONNOR**  
MoneySmart Schools Project  
Manager Victorian Curriculum  
and Assessment Authority

**COLLEEN MEADLEY**  
Senior Financial Literacy Educator,  
Australian Securities and  
Investments Commission

**DALE SYMONS**  
Senior Financial Literacy Educator,  
Australian Securities and  
Investments Commission



GEOFF PAYNE AND MARGARET HOUGH



## We saw the big in Geoff and Margaret

### Sharing your passion

“We have our personal and business accounts with Hume. No matter where we are in the world, Hume has always been there for us”.

Hume is proud to have played a small part in Geoff and Margaret’s big adventure when they sailed to Svalbard. Svalbard is remote, so Hume arranged a Bank Guarantee in Norwegian Kroner while they were away to ensure that if needed they could be rescued.

Geoff and Margret continue to share their passion of traveling the world with the peace of mind that if needed, Hume is not very far away.



## We saw the big in Aspire Support Services

NIGEL STONE  
CEO



### Understanding your business

“Hume’s business banking team work closely with our business and are always very responsive, flexible and adaptive to our needs. Their personalised service is outstanding”.

Hume is proud to work closely with Aspire Support Services. Hume assisted their business when it merged with Woodstock Support Inc., Kalparrin Inc. and Coinda Family Support Services. Hume continues to provide Aspire a wide range of products tailored to their business.

Aspire provides support to people with a disability and their families through a range of services, including respite care, day programs, supported accommodation, early intervention and education opportunities.

Every week Aspire provides support to over 450 individuals and their families in Albury, Wodonga and surrounding communities.

**HEATHER WATTS**  
Founder of the Border  
Ovarian Cancer  
Awareness Group Inc



## We saw the big in Heather

### Joining forces

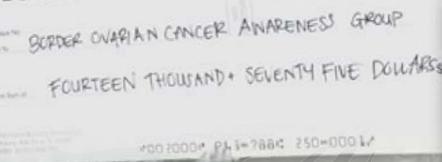
“The Border Ovarian Cancer Awareness Group Inc. was formed in memory of my 33 year old daughter, Kelsey. The funds Hume raised helped my group break the silence of ovarian cancer”.

Hume was proud to join Heather in raising awareness of Ovarian Cancer in our region. Hume's Annual Ladies Charity Luncheon raised over \$14,000 towards Ovarian Cancer Research into an early detection test.

Special guest, Kerri-Anne Kennerley shared her journey after being diagnosed with cancer and her personal battle with the disease.

The Border Ovarian Cancer Awareness Group Inc. raises awareness of Ovarian Cancer which is difficult to diagnose and most women are unaware of the symptoms.

Hume supports over 130 community groups and organisations each year.



**DARYL JACOB OAM**  
Chairperson Wirraminna  
Environmental Education  
Centre



## We saw the big in Wirraminna

### Dedicated to the environment

Hume continues to reduce the environmental impact of its business and implements key environmental initiatives to raise awareness within the community.

Hume hosted a charity evening, Chasing Ice, to raise money for Wirraminna Environmental Education Centre and featured an exclusive screening of the multi award winning documentary. Dr. Johnathan Howard, Head of School for Environmental Science, Charles Sturt University also spoke about climate change at a local level.

Led only by volunteers, Wirraminna Environmental Education Centre teaches thousands of children each year about the environment and its future. The centre provides opportunities for discovery and interactive learning about our natural environment and ecology for regional schools.

The charity evening forms part of Hume's green initiatives which have seen Hume become a Bronze Partner of the Sustainability Advantage Program in acknowledgement of Hume's environmental achievements.



# Summarised Financial Statements

for the year ended 30 June 2013

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## STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME

for the year ended 30 June 2013

	2013 \$'000	2012 \$'000
<b>Interest income</b>		
Interest revenue	48,431	53,080
Interest expense	(28,750)	(33,123)
Net interest income	19,681	19,957
<b>Non-interest income</b>		
Fees and commissions from non-members	2,415	2,218
Fees and commissions from members	1,457	1,322
Other non-interest income	93	67
Total non-interest income	3,965	3,607
Total operating income	23,646	23,564
<b>Operating expenses</b>		
Personnel costs	(9,636)	(9,269)
Occupancy costs	(2,312)	(2,118)
ATM, Eftpos & electronic transaction processing costs	(1,364)	(1,438)
Depreciation and amortisation	(1,398)	(1,507)
Information technology expenses	(959)	(924)
Marketing expenses	(796)	(742)
Other operating expenses	(2,829)	(2,676)
Total operating expenses	(19,294)	(18,674)
Impairment of loans and advances	(104)	(136)
Profit before income tax	4,248	4,754
Income tax expense	(1,293)	(1,433)
Profit for the year	2,955	3,321
<b>Other comprehensive income</b>		
Other comprehensive income	-	-
Other comprehensive income, net of tax	-	-
Total comprehensive income for the year	2,955	3,321

The statement of profit or loss and comprehensive income has been extracted from the annual statutory financial statements.

## STATEMENT OF FINANCIAL POSITION

as at 30 June 2013

	2013 \$'000	2012 \$'000
<b>Assets</b>		
Cash and cash equivalents	37,575	43,703
Receivables due from other financial institutions	56,601	58,935
Investment securities	102,624	90,570
Trade and other receivables	1,191	1,210
Loans and advances	676,302	647,497
Other investments	204	204
Property, plant and equipment	7,732	7,189
Intangible assets	400	342
Deferred tax assets	1,314	1,230
<b>Total assets</b>	<b>883,943</b>	<b>850,880</b>
<b>Liabilities</b>		
Deposits	809,025	782,208
Trade and other payables	13,032	11,957
Income tax payable	456	399
Deferred tax liabilities	144	142
Provision for employee benefits	1,946	1,789
Borrowings	2,000	-
<b>Total liabilities</b>	<b>826,603</b>	<b>796,495</b>
<b>Net assets</b>	<b>57,340</b>	<b>54,385</b>
<b>Members' funds</b>		
Reserves	2,581	2,537
Retained earnings	54,759	51,848
<b>Total members' funds</b>	<b>57,340</b>	<b>54,385</b>

The statement of financial position has been extracted from the annual statutory financial statements.

## STATEMENT OF CASH FLOWS

for the year ended 30 June 2013

	2013 \$'000	2012 \$'000
<b>Cash flows from operating activities</b>		
Interest received	48,393	52,858
Interest paid	(29,171)	(33,245)
Other non-interest revenue received	4,013	3,677
Cash paid to suppliers and employees	(16,199)	(17,177)
Fees and commissions paid	(35)	(35)
Income tax paid	(1,318)	(1,614)
	5,683	4,464
<i>(Increase)/decrease in operating assets:</i>		
Net (increase)/decrease in loans and advances	(28,909)	(36,617)
Net increase/(decrease) in deposits	26,817	78,981
<b>Net cash flows from operating activities</b>	<b>3,591</b>	<b>46,828</b>
<b>Cash flows from investing activities</b>		
Net (increase)/decrease in receivables due from other financial institutions	(19,000)	-
Net (increase)/decrease in investment securities	-	8,000
Payments for property, plant and equipment	(1,824)	(998)
Proceeds from sale of property, plant and equipment	117	19
Payments for intangible assets	(292)	(245)
<b>Net cash flows from investing activities</b>	<b>(20,999)</b>	<b>6,776</b>
<b>Cash flows from financing activities</b>		
Proceeds from borrowings	2,000	-
<b>Net cash flows from financing activities</b>	<b>2,000</b>	<b>-</b>
<b>Net increase/(decrease) in cash held</b>	<b>(15,408)</b>	<b>53,604</b>
Cash at the beginning of the financial year	193,208	139,604
Cash at the end of the financial year	<b>177,800</b>	<b>193,208</b>

The statement of cash flows has been extracted from the annual statutory financial statements.



Crowe Horwath Albury  
 ABN 16 673 023 918  
 Member Crowe Horwath International  
 491 Smollett Street  
 Albury NSW 2640 Australia  
 PO Box 500  
 Albury NSW 2640 Australia  
 Tel 02 6121 1111  
 Fax 02 6041 1892  
[www.crowehorwath.com.au](http://www.crowehorwath.com.au)

### Independent Auditor's report to the members of Hume Building Society Ltd

#### Report on the summarised financial statements

We have audited the accompanying summarised financial statements of Hume Building Society Ltd (the Company), which comprises the statement of financial position as at 30 June 2013, and the statement of profit or loss and comprehensive income and statement of cash flows for the year ended on that date as set out on pages 22 to 24 which were derived from the audited financial statements of Hume Building Society Ltd for the year ended 30 June 2013. We expressed an unmodified Auditor's opinion on those financial statements in our auditor's report dated 15 August 2013. Those financial statements, and the summarised financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on that financial report.

The summarised financial statements do not contain all the disclosures required by the Australian Accounting Standards. Reading the summarised financial statements, therefore, is not a substitute for reading the audited financial statements of the Company.

#### Directors' responsibility for the summarised financial report

The Directors of the Company are responsible for the preparation and fair presentation of the summarised financial statements.

#### Auditor's responsibility

Our responsibility is to express an opinion on the summarised financial statements based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Summary Financial Statements*.

#### Auditor's opinion

In our opinion, the information reported in the summarised financial statements is consistent, in all material respects, with the audited financial statements from which it was derived.

CROWE HORWATH ALBURY

BRADLEY D BOHUN  
 Partner  
 Albury, 15 August 2013

*Crowe Horwath Albury is a member of Crowe Horwath International, a Swiss Verein. Each member of Crowe Horwath is a separate and independent legal entity. Liability limited by a scheme approved under Professional Standards Legislation other than for the acts or omissions of financial services licensees.*

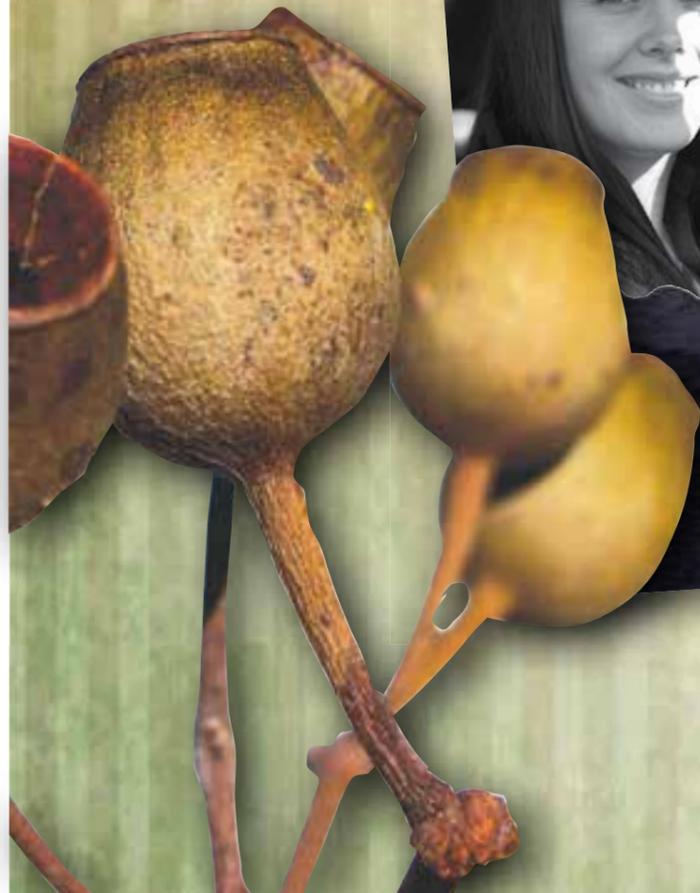
# Thank you

We thank the many people who have been involved in Hume's success over the past 58 years.

It is the passion, commitment and skill of our people that we can plan for a bigger future and have the capacity to see these dreams come to life.

Thank you to the 56,939 owners of Hume, we look forward to servicing you as Hume Bank.

We see the big in you.



## SENIOR MANAGERS

ANDREW SAXBY  
Chief Executive Officer

JESSIE ARNEY  
General Manager  
Human Resources

WAYNE NAGLE  
General Manager  
Finance and Administration

ALISON PRENTICE  
Risk Manager

DAVID ROWE  
General Manager  
Information Technology

MELISSA SWEETLAND  
General Manager  
Customer Service,  
Sales and Marketing

## MANAGEMENT TEAM

OLYMPIA ANDRONICOS  
Regional Manager  
Southern NSW

DYANI BONACCI  
Marketing Manager

CARLY BROWN  
Regional Manager Victoria

JUDY CLOHESY  
Support Services Manager

ALISON EATON  
Human Resources Consultant

DALE JOHNSTONE  
Financial and Management  
Accountant

JARROD O'NEILL  
Finance Manager

TYLER PEACHEY  
Credit Manager

KEVIN PHILLIPS  
Management  
Accountant

BILL QUINN  
Information Technology  
Manager

MELISSA RALPH  
Compliance Manager

SIMON REID  
Third Party Relationship  
Manager

JUSTIN RYNEHART  
Regional Manager  
Wagga

## SERVICE CENTRES

### ALBURY

**HEAD OFFICE**  
492 Olive Street,  
Albury NSW 2640  
Phone (02) 6051 3211  
Fax (02) 6051 3255

**Myer City Centre**  
David & Swift Streets,  
Albury NSW 2640  
Phone (02) 6051 3306  
Fax (02) 6041 3314

**Centro Albury Shopping Centre**  
487 Kiewa Street,  
Albury NSW 2640  
Phone (02) 6051 3308  
Fax (02) 6041 5697

**Centro Lavington Shopping Centre**  
Griffith Road,  
Lavington NSW 2641  
Phone (02) 6051 3302  
Fax (02) 6040 3508

**Thurgoona Plaza**  
Shuter Avenue,  
Thurgoona NSW 2640  
Phone (02) 6051 3325  
Fax (02) 6043 3140

### WODONGA

131 High Street,  
Wodonga VIC 3690  
Phone (02) 6051 3309  
Fax (02) 6022 9066

**Centro Wodonga Shopping Centre**  
Elgin Street,  
Wodonga VIC 3690  
Phone (02) 6051 3303  
Fax (02) 6022 9022

**Birallee Shopping Centre**  
97 Melrose Drive,  
Wodonga VIC 3690  
Phone (02) 6051 3304  
Fax (02) 6043 4304

**White Box Rise Shopping Centre**  
Shop 12,  
Victoria Cross Parade  
Wodonga VIC 3690  
Phone (02) 6051 3326  
Fax (02) 6024 3462

### WANGARATTA

56-58 Murphy Street,  
Wangaratta VIC 3677  
Phone (03) 5723 7666  
Fax (03) 5721 3977

### WAGGA WAGGA

115 Baylis Street,  
Wagga Wagga NSW 2650  
Phone (02) 6939 7440  
Fax (02) 6971 8134

**Koorungal Mall**  
269 Lake Albert Road,  
Koorungal NSW 2650  
Phone (02) 6939 7442  
Fax (02) 6926 6936

**Southcity Shopping Centre**  
1 Tanda Place,  
Glenfield Park NSW 2650  
Phone (02) 6939 7441  
Fax (02) 6971 2897

## Regional

**COROWA**  
79 Sanger Street,  
Corowa NSW 2646  
Phone (02) 6051 3305  
Fax (02) 6033 4312

**CULCAIRN**  
50 Balfour Street,  
Culcairn NSW 2660  
Phone (02) 6051 3310  
Fax (02) 6029 8121

**HOWLONG**  
45 Hawkins Street,  
Howlong NSW 2643  
Phone (02) 6051 3317  
Fax (02) 6026 8322

**JINDERA**  
8-9 Jindera Plaza,  
Jindera NSW 2642  
Phone (02) 6051 3323  
Fax (02) 6026 3718

**RUTHERGLEN**  
128-130 Main Street,  
Rutherglen VIC 3685  
Phone (02) 6051 3321  
Fax (02) 6032 7017

**YACKANDANDAH**  
10 High Street,  
Yackandandah VIC 3749  
Phone (02) 6051 3311  
Fax (02) 6027 1184



Hume Building Society

# Hume

HEAD OFFICE:

492 Olive Street,  
Albury NSW 2640

**Phone** (02) 6051 3211

**Fax** (02) 6051 3255

**[www.humebuild.com.au](http://www.humebuild.com.au)**