

A man with a beard and a grey tank top is paddling a kayak on a body of water. He is wearing a grey cap and has a determined expression. The background is a blurred natural setting with water and a shoreline.

# We see the big in you

Members' Report **2012**



### 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, or aligned to, north eastern Victoria and southern New South Wales while providing national convenience.



### 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

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# Key Statistics

Total Deposits  
\$782m

Total Assets  
\$851m

55,843  
Customers

Net Loan Approvals  
\$132m

\$4.8m  
Operating Profit Before Tax

Total Loans and Advances  
\$647m

96%  
Staff Satisfaction  
80% Employee Engagement

(Hay Group)

86.3%  
Customer Satisfaction

(Roy Morgan Research)



Hume is helping more people achieve their dreams than ever before.

At Hume, we see the big in you.

## REVIEW OF OPERATIONS

Hume's results for the year to June 2012 were very strong, outperforming much of the sector and seeing strong asset and customer growth. Concerns about the European economy are making Australians overly cautious, with consumers spending less and saving more. The shift to a culture of savings saw steady deposit growth and, due to lower demand for loans, investment balances also grew at a faster rate. While balance sheet growth was strong, a combination of higher term deposit rates and growth in lower yielding investments (compared to loan returns) meant profit was lower than initially expected, but still at very acceptable levels.

## GROWTH AND PROFITABILITY

Having made significant investments to provide improved service to a larger number of people, it should not be surprising that Hume experienced above average growth in 2012. The number of customers increased by 3.8% to 55,843 and Total Assets increased by 10.7% to \$851m. Growth in assets and the number of customers exceed banking industry outcomes reported thus far and justify the decisions made in recent years. Hume's capital adequacy ratio, the universal measure of financial strength for a financial institution, was 14.07% at year end, virtually unchanged from 14.17% the previous year. It remains well in excess of the minimum prudential requirement of 8.00%.

Being a customer owned business allows Hume to have a longer term planning horizon than most other businesses. Hume has a profit focus, not a profit maximising focus and this has allowed the Board to make decisions for the long term; including significant investment in people, branches and technology in recent years. The impact of these investment decisions, combined with difficult market circumstances, has resulted in a lower profit than was reported last year; Hume's after-tax profit fell by 21% to \$3.321m (from a record of \$4.213m in 2011/12).

The much reported two-speed Australian economy is a challenge to businesses not exposed to the buoyant export markets. Although national GDP

is growing at an acceptable rate, most small businesses and consumers remain pessimistic about the future and, as a result, the RBA has seen the need to decrease the cash rate in an effort to boost consumer sentiment and spending. Although rates appear to be on hold at current levels, the lower cash rate combined with continuing higher wholesale funding costs, which caused increased competition and therefore higher cost for deposits, means Hume's net interest margin will continue to be under challenge.

The recent investments will drive growth in customers and assets in future years. This growth will mean the cost of branches and technology will become proportionately lower and profitability will improve; however this is not expected to occur in the 2013 financial year.

**IMPROVED SERVICES**

The three branches that were opened in Wagga in May and June 2011 have performed well and this success gave Management the confidence to recommend a new branch for White Box Rise in Wodonga to support the three successful branches already in that city.

Hume has also modernised its ATMs in recent months to ensure more reliable access to cash for customers and non-customers alike. This strategy is proving very successful and cost recovery via direct-charging to non-customers offsets some of the costs incurred in owning and managing the network and hardware.

Hume's core banking and internet banking systems were also upgraded during the year

to improve iBank functionality, provide more tailored customer communications and strengthen IT redundancy. Further upgrades in 2013 will provide enhanced customer service and more streamlined processes. The increasingly popular mobile banking platform, mBank, will also receive further upgrades in 2013.

Finally, the accounts and services Hume offers continue to be enhanced to ensure they remain at the high standard that people expect. Services like wealth management and insurance are delivered through partnership with other specialist providers and these partnerships are also under constant review. Following changes to Hume's previous insurance partner, Hume has transferred its insurance relationship to Allianz Australia Insurance Limited, an organisation with a long history of partnering with mutual organisations like Hume to provide a first class range of affordable insurance options.

**BOARD CHANGES**

After nearly 14 years in the role, Ulf Ericson stood down as Chairman of the Board, however, he will continue to represent members' interests as a Director. It is appropriate that some of Hume's achievements during his period as Chairman are recognised at this time. Hume went from having 8 branches to 18 during Mr Ericson's time as Chairman and the 19<sup>th</sup> branch, at White Box Rise in Wodonga, was approved at one of the last meetings he chaired. Total assets increased more than fourfold; from less than \$200 million to \$850 million and reserves more than tripled to over \$54 million.

The successes that Hume achieved during Mr Ericson's time as Chairman reflect his steady hand and, on behalf of his fellow directors, the many managers and staff that enjoyed his approachable nature and all the customers who benefited from the improvements in products, services and convenience in his time, we thank him.

More recently, Henri Cruddas announced her resignation from the Board to allow her to undergo treatment for a recently diagnosed illness. Ms Cruddas had worked with Hume for nearly a decade before joining the Board and her legal, compliance and risk management skills, gained from experience both in Australia and overseas, will be missed by her colleagues and Hume alike and we are hopeful that, once she has succeeded in her battle with illness, she may be able to return to the Board. Our thoughts and prayers go with her.

**THANKS**

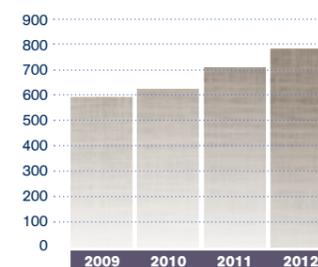
Hume's continued success requires growth which, in turn, requires more people to have more of their banking at Hume. Hume's mission is to develop relationships that allow people to make rewarding financial choices. Although the internet and social media make the world a smaller place, many people are seeking to escape from the "global" community to "their" community. Such a place has always existed within Hume; a community built on the values of Compassion, Respect, Aspiration, Commitment and Responsiveness embraced by Hume's staff, to whom we offer a simple but sincere thank you.



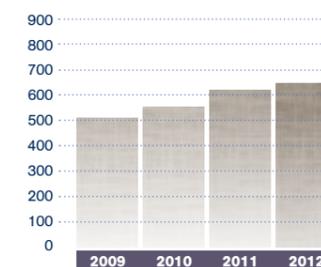
**OUR BOARD**

- Seated:  
**STUART GILCHRIST**  
 Chairman  
**ULF ERICSON**  
**DENISE OSBORNE**  
**LEO O'REILLY**  
**JOY STOCKER**  
 Deputy Chairman  
**BILL HANRAHAN**  
**HENRI CRUDDAS**

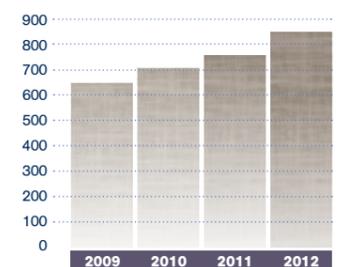
**TOTAL DEPOSITS (\$m)**



**TOTAL LOANS (\$m)**



**TOTAL ASSETS (\$m)**



# 2012 Highlights

Money Magazine  
Building Society  
of the Year 2012

(runner up)

Money Magazine  
Best of the Best  
Cheapest Business  
Transaction  
Account 2012

(Business Cash Management)

Awarded 5 Stars  
CANSTAR  
Visa Value credit card,  
Business Cash Management,  
Business Account,  
Business LOC,  
Commercial Loan and  
Professional Cash  
Management

NSW Telstra  
Business Award  
for Medium  
Business 2012

(finalist)

NSW Telstra  
Regional Business  
of the Year 2012

(national finalists)

Money Magazine  
Best of the Best  
Cheapest Business  
Transaction  
Account 2012

(non-bank) (runner-up)

Winner of CANSTAR  
Best Value Australian  
Youth Banking  
and  
Education Award  
for all mutual banks,  
credit unions and  
building societies

NSW Telstra  
Business Award  
for Regional  
Business 2012

NSW  
Business Chamber  
of Commerce  
Sustainability 2011

(finalist)

NSW  
Business Chamber  
of Commerce  
Employer  
of Choice 2011

(finalist)

New ATMs

Wagga  
Forest Hill  
Ashmont  
Lake Village  
Turvey Tops

Wodonga  
White Box Rise

AMI  
Marketing  
Excellence 2011

(national finalist)

## What's big to you?

Buying your first home?  
Budgeting for your kids braces?  
Or is it simply opening your  
first bank account?

Well the good news is,  
what's big to you is big to us too.  
Because we started out small,  
But we've always been  
big on people.  
Big on community.  
Big on ideas.

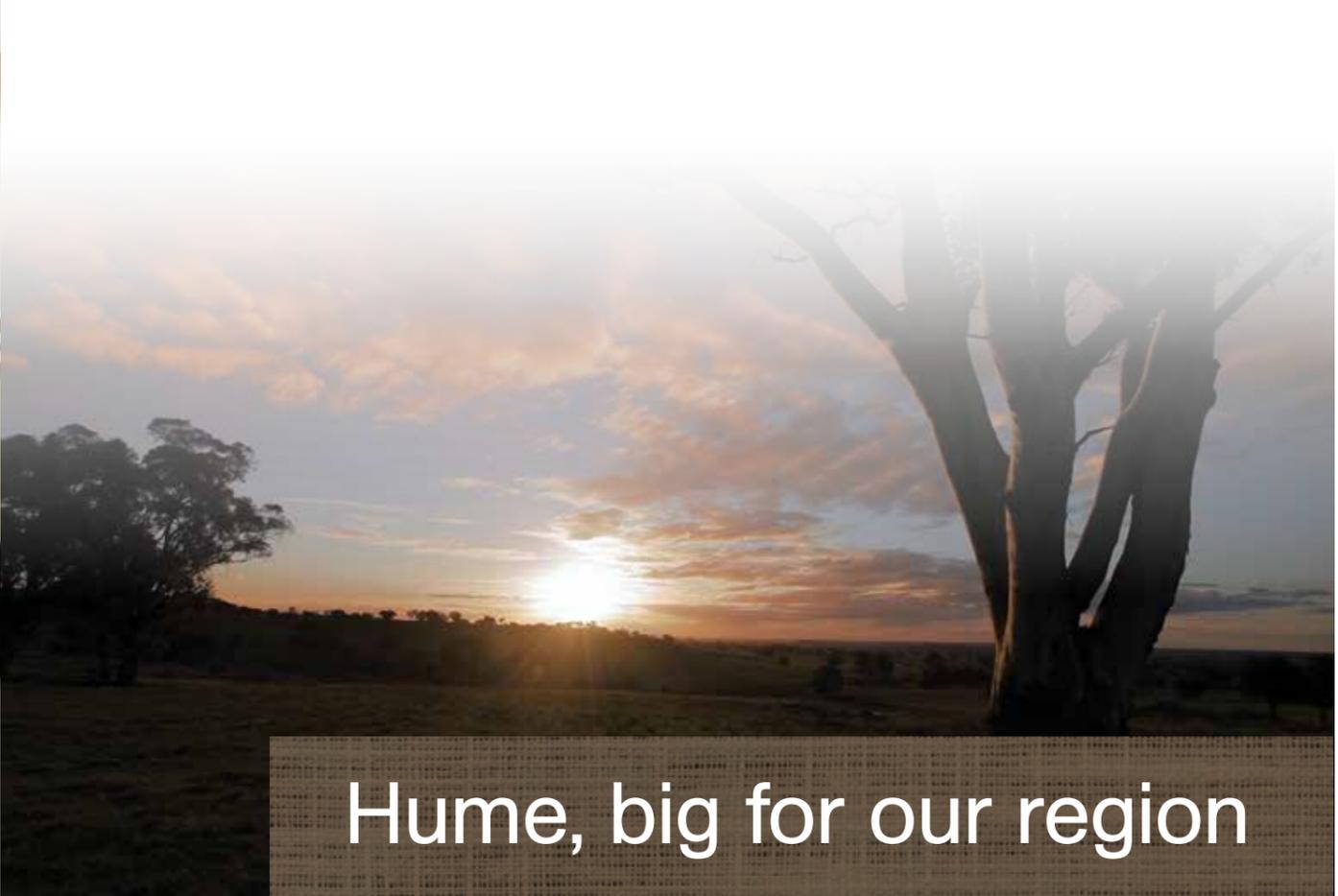
And yes, we've always been  
big on 'yeses'.  
So when you come to see  
us about your big plan,  
or your big deal  
we will never see it as small.

Because, if it is no small  
feat to you,  
Then it is no small matter to us.  
And as big banks can be accused  
of being small minded,

We think we are still  
small enough  
to be big minded.

So we strive to make  
a big contribution,  
to even the smallest community.  
Because they have  
big hopes too.

We see the big in you.



# Hume, big for our region



## SENIOR MANAGEMENT

- Left to right:
- DAVID ROWE  
General Manager  
Information Technology
  - WAYNE NAGLE  
General Manager  
Finance and Administration
  - ANDREW SAXBY  
Chief Executive Officer
  - MELISSA SWEETLAND  
General Manager  
Customer Service,  
Sales and Marketing
  - ALISON PRENTICE  
Risk Manager
  - JESSIE ARNEY  
Human Resources Manager



"We have won some wonderful banking awards over the past few years and to now be recognised for our overall business efforts is a great tribute to everyone at Hume; this really is an award for all staff."

Andrew Saxby CEO

Hume is one of Australia's leading regional mutual financial institutions, offering the community a real banking alternative with excellent products, exceptional service and unparalleled convenience. As a mutual organisation decisions are based on what is best for customers not shareholders.

Hume has been awarded the 2012 NSW Telstra Regional Business of the Year and was a finalist for the NSW Telstra Business for Medium Business. The Telstra Business Awards seek to showcase Australia's best small to medium businesses.

Hume has achieved incredible growth, despite the challenges faced by the banking sector in recent

years. In 2012, Hume increased assets by almost 11%, and customers by almost 4% in a year that saw many mutuals shrink. Hume's asset growth outperformed the sector, a sector dominated by the major banks.

Hume's success is based on expanding the footprint in southern New South Wales and north eastern Victoria. Hume sees branches as critical to growth.

Hume also won the Best Value Australian Youth Banking and Education Award for all mutual banks, credit unions and building societies. The award recognises the provision of excellent financial education and banking services for primary and secondary students.



Hume provides a dynamic, friendly and flexible work environment where living the values is important and investing in people a key priority.

Hume's latest employee opinion survey (conducted by Hay Group), has benchmarked Hume as having above Global High Performing (GHP) levels of Engagement and Enablement.

Hume staff enjoy working for Hume, so much so, that over 20% of the 147 staff have a relative also working at Hume.

## Hume, big on people



RYAN STOREY Lending Consultant  
TRENT STOREY Credit Approvals Officer



EMMA MERKEL Administration Officer  
KRISTEN O'NEILL Customer Service Officer

Pictured above  
POPPY NIKOLAKAKIS Business Relationship Manager  
OLYMPIA ANDRONICOS Regional Manager Southern NSW

Employer  
of Choice ✓  
NSW Business  
Chamber of Commerce  
(November Award 2011)

80% Employee  
Engagement ✓  
(Hay Group)

96% Staff  
Satisfaction ✓  
(Hay Group)



### HUMAN RESOURCES

Left to right:

JESSIE ARNEY Human Resources Manager  
DANIELLE LEDDY Payroll and Human Resources Administration Officer  
PHILIPPA FLEGELTAUB Human Resources Coordinator  
SIMONE WASHINGTON Learning Coaching Specialist  
ALISON EATON Human Resources Consultant



# Hume, big on convenience

Hume has 19 branches, 43 ATMs and national access to Westpac, St. George and Bank of Melbourne ATMs. This means customers can access their money around Australia, while still banking with a local organisation. The new branch at White Box Rise provides even more people and businesses the ability to bank locally.

Customers can access their money from anywhere in the world through the Visa network, Hume's internet branch, iBank, as well as downloading Hume's

mobile branch, mBank, web application directly to their phone.

A new website has been launched to provide improved navigation and online tools and resources to save customers time. Hume continues to provide a range of online applications, including credit cards, personal loans, car, home and travel insurance. Hume's fee free, high interest and at call savings account, iSave, can also be opened online via iBank.



# We saw the big in a few local doctors

DR RICK MARTIN  
AND JODIE DENNIS  
Practice Manager

“Hume’s business banking team work closely with our business. They have supported us from the start of the project and have helped our vision become a reality”.

Hume is proud to help fund a group of local doctors’ vision to turn an existing warehouse into a much needed large medical clinic.

The Doctors Lavington was completed in May 2011 and is a major development with state of the art medical facilities all in the one location.



# We saw the big in Platform 9

CAROLYN HIGGS  
AND ANTONIA KOTSIROS



“We have banked with Hume for the last 15 years. Hume’s branches are close to our businesses and we have a dedicated account manager who continues to support our dreams. Hume has believed in us.”

Hume is proud to have played a small part in Carolyn and Antonia’s big vision with business and investment loans and everyday transaction accounts.

Carolyn Higgs and Antonia Kotsiros have created a vibrant urban coffee culture in Albury-Wodonga since 1996. They established Platform 9 Coffee Roasters in 2012 to continue their dream.

Carolyn Higgs is one of Australia’s celebrated coffee roasters receiving national acclaim and securing medals in The Golden Bean Coffee Roasting Awards from 2006 through to 2011.

Platform 9 blends are now available throughout the region reflecting Carolyn and Antonia’s passion for delivering a unique coffee experience only found in this part of the world.





# We saw the big in Susanne

SUSANNE WALTERS

“I started banking with Hume when I was just 12 and purchased my first home at 20. Many homes later and I wouldn't bank anywhere else.”



Hume is proud to have played a small part in Susanne's big ambition with home and investment loans that matched her needs.



By investing in a number of properties, Susanne was able to retire from her job as a school teacher 4 years ago, more than 20 years before the usual retirement age, and turn her attention to her real passion – helping people.

Susanne now spends 6 months a year in Cambodia helping families and children in orphanages. She donates school packs which include uniforms, stationery and toys to all the children in the village. Susanne's life's work is now a long way from Albury.

# We saw the big in Maddy

MADDY DOBSON  
Albury Woman of the Year 2012

“The Fight Cancer Albury Wodonga Carer Accommodation Centre is a passion near to mine and many other hearts. The funds Hume raised brought my dream a step closer to reality.”

Hume was happy to be a part of Maddy's dream to build the Fight Cancer Albury Wodonga Carer Accommodation Centre. Hume's Annual Ladies Charity Luncheon raised over \$37,000 towards this much needed community resource.

Tom Burlinson, star of The Man from Snowy River and acclaimed singer provided the entertainment and left many a heart fluttering

The contribution will provide necessary equipment, furnishings and other items for use by residents of the Accommodation Centre.

The centre will open in December 2012 and will be a haven for families from southern New South Wales and north eastern Victoria, providing comfortable and affordable accommodation.





## We saw the big in Belinda

BELINDA FIRMSTONE

**“Hume leads by example, truly believing that every little bit helps.”**

Hume was happy to share in Belinda's big idea by sponsoring Albury's first Music by Moonlight in celebration of Earth Hour 2012.

Earth Hour is a landmark action for lights out at 8.30pm for climate change. One hundred iconic landmarks in 1,000 cities and towns around the world switch off their lights for Earth Hour, joining hundreds of millions of people showing their commitment to the environment.

'Music by Moonlight' was held in the Albury Royal Botanic Gardens. The acoustic candlelit event featured award winning singer songwriter Dean Haitan, Dave Daly and student musicians from Albury and Murray High Schools.

Also coinciding with Earth Hour is Hume's Sustainability Market which is run in conjunction with the Hume Murray Farmers' Market. The event 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 2012

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## Statement of Comprehensive Income

for the year ended 30 June 2012

	2012 \$'000	2011 \$'000
<b>Interest income</b>		
Interest revenue	53,080	49,573
Interest expense	(33,123)	(29,864)
Net interest income	19,957	19,709
<b>Non-interest income</b>		
Fees and commissions from non-members	2,218	2,042
Fees and commissions from members	1,322	1,156
Other non-interest income	67	74
Total non-interest income	3,607	3,272
Total operating income	23,564	22,981
<b>Operating expenses</b>		
Personnel costs	(9,269)	(8,274)
Occupancy costs	(2,118)	(1,724)
ATM, Eftpos & electronic transaction processing costs	(1,438)	(1,319)
Depreciation and amortisation	(1,507)	(1,377)
Information technology expenses	(924)	(790)
Marketing expenses	(742)	(753)
Other operating expenses	(2,676)	(2,539)
Total operating expenses	(18,674)	(16,776)
Impairment of loans and advances	(136)	(168)
<b>Profit before income tax</b>	4,754	6,037
Income tax expense	(1,433)	(1,824)
<b>Profit for the year</b>	3,321	4,213
<b>Other comprehensive income</b>		
Revaluation of property	-	814
<b>Other comprehensive income, net of tax</b>	-	814
<b>Total comprehensive income for the year</b>	3,321	5,027

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

## Statement of Financial Position

as at 30 June 2012

	2012 \$'000	2011 \$'000
<b>Assets</b>		
Cash and cash equivalents	43,703	55,239
Receivables due from other financial institutions	58,935	13,259
Investment securities	90,570	79,106
Trade and other receivables	1,210	1,065
Loans and advances	647,497	611,016
Other investments	204	204
Property, plant and equipment	7,189	7,514
Intangible assets	342	312
Deferred tax assets	1,230	1,133
<b>Total assets</b>	850,880	768,848
<b>Liabilities</b>		
Deposits	782,208	703,227
Trade and other payables	11,957	12,180
Income tax payable	399	476
Deferred tax liabilities	142	149
Provision for employee benefits	1,789	1,752
<b>Total liabilities</b>	796,495	717,784
<b>Net assets</b>	54,385	51,064
<b>Members' funds</b>		
Reserves	2,537	2,463
Retained earnings	51,848	48,601
<b>Total members' funds</b>	54,385	51,064

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

## Statement of Cash Flows

for the year ended 30 June 2012

	2012 \$'000	2011 \$'000
<b>Cash flows from operating activities</b>		
Interest received	52,858	49,749
Interest paid	(33,245)	(29,237)
Other non-interest revenue received	3,677	3,312
Cash paid to suppliers and employees	(17,177)	(25,541)
Fees and commissions paid	(35)	(29)
Income tax paid	(1,614)	(1,851)
	4,464	(3,597)
<b>(Increase)/decrease in operating assets:</b>		
Net (increase)/decrease in loans and advances	(36,617)	(48,297)
Net increase/(decrease) in deposits	78,981	68,395
<b>Net cash flows from operating activities</b>	<b>46,828</b>	<b>16,501</b>
<b>Cash flows from investing activities</b>		
Net (increase)/decrease in receivables due from other financial institutions	-	4,000
Net (increase)/decrease in investment securities	8,000	-
Payments for property, plant and equipment	(998)	(1,884)
Proceeds from sale of property, plant and equipment	19	22
Payments for intangible assets	(245)	(211)
<b>Net cash flows from investing activities</b>	<b>6,776</b>	<b>1,927</b>
<b>Cash flows from financing activities</b>		
Repayment of borrowings	-	-
<b>Net cash flows from financing activities</b>	<b>-</b>	<b>-</b>
<b>Net increase/(decrease) in cash held</b>	<b>53,604</b>	<b>18,428</b>
Cash at the beginning of the financial year	139,604	121,176
<b>Cash at the end of the financial year</b>	<b>193,208</b>	<b>139,604</b>

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



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Albury NSW 2640

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Albury NSW 2640

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F 02 6041 1892

[www.whk.com.au](http://www.whk.com.au)

WHK Audit & Risk Assessment  
ABN 16 673 023 918

### 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 2012, and the statement of 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 2012. We expressed an unmodified Auditor's opinion on those financial statements in our auditor's report dated 16 August 2012. 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.

WHK Audit & Risk Assessment

Bradley D Bohun  
Partner  
Albury, 16 August 2012

better advice for a better life

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other than for the acts or omissions of financial services licensees



# Thank you

"To our dedicated team and customers we say a big thank you. Our team work hard to ensure not only do customers get the best products but they also receive exceptional service.

Hume's continued success requires growth which, in turn, requires more people to have more of their banking at Hume. Hume's mission is to develop relationships that allow people to make rewarding financial choices. Although the internet and social media make the world a smaller place, many people are seeking to escape from the "global" community to "their" community.

Such a place has always existed within Hume; a community built on the values of Compassion, Respect, Aspiration, Commitment and Responsiveness embraced by Hume's staff, to whom we offer a sincere thank you."

Andrew Saxby CEO,  
Hume Building Society

"It is great to see an organisation that is committed to valuing every voice and giving all of their people the opportunity to have their say on what it's like to work at Hume through an annual employee survey. It is also encouraging to see a very high participation rate this year with above 9 in 10 employees responding. This means that the results are a truly representative view of employees and acts as a solid base to make decisions on.

This year's survey results have shown that employee's experience working for Hume has improved across almost every measure. Importantly, the survey showed Employee Engagement levels sit well above what we see happening for other Australian organisations. This is a very positive sign for the business as fundamentally this is where the company competes for the majority of its talent. Looking at the stretch target of Global High Performing (GHP), Hume also sits above Engagement levels seen for this very select group of organisations. Particular strengths, that sit well above what we see happening for GHP companies, centre around the themes of Work, Structure and Process and Training.

The survey also showed employees commitment to a customer centric view; 98% of employees felt that Hume was indeed customer focused and 93% felt that Hume offered a high quality of products and services."

Aaron Kingsford,  
Hay Group

## SENIOR MANAGERS

ANDREW SAXBY  
Chief Executive Officer

JESSIE ARNEY  
Human Resources Manager

WAYNE NAGLE  
General Manager  
Finance and Administration

ALISON PRENTICE  
Risk Manager

DAVID ROWE  
General Manager  
Information Technology

MELISA 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

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

**Centro 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

### Wagga Wagga

**Head Office**  
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

### Wangaratta

56-58 Murphy Street,  
Wangaratta VIC 3677  
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### Regional

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

**Culcairn**  
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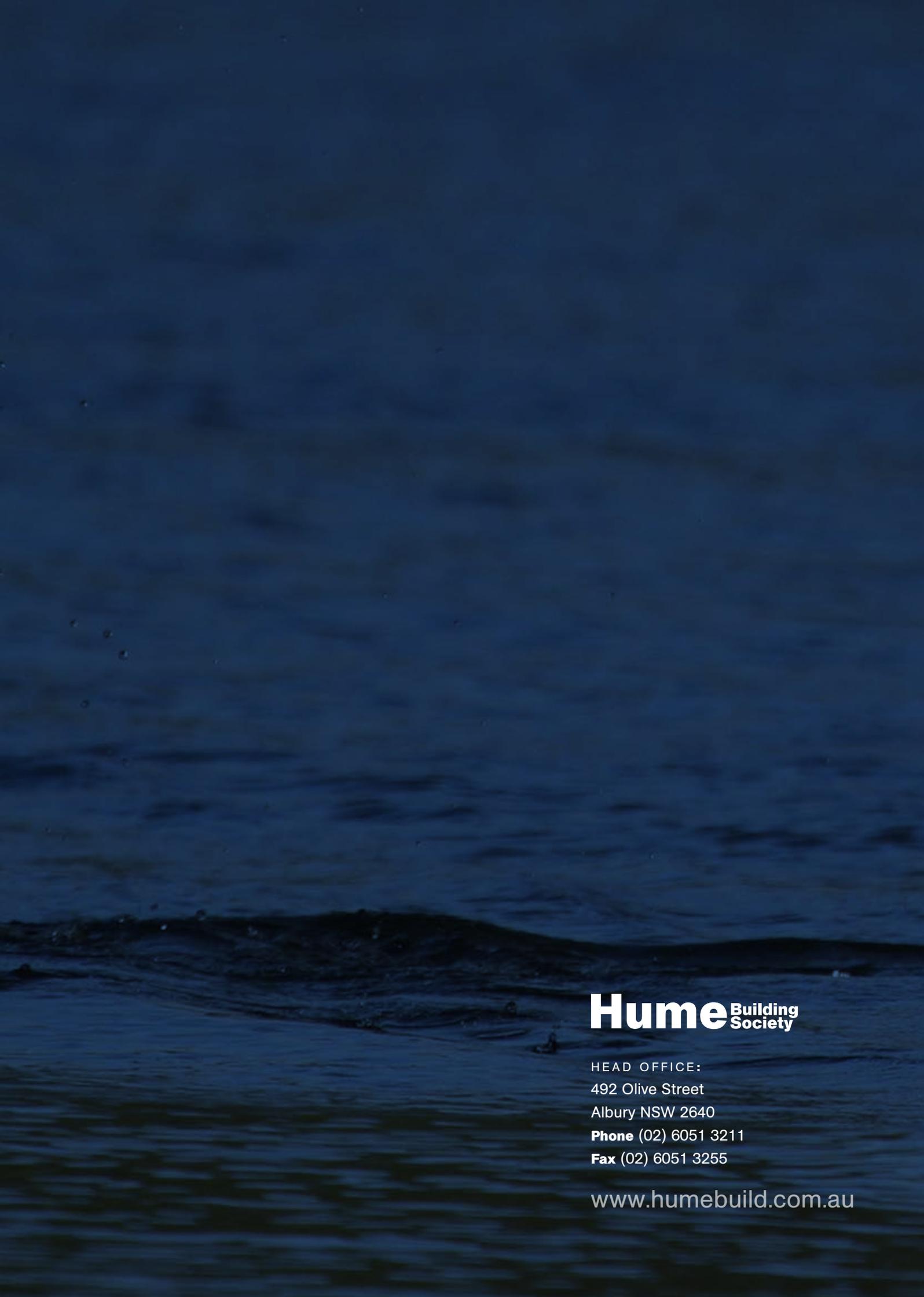
**Howlong**  
45 Hawkins Street,  
Howlong NSW 2643  
Phone (02) 6051 3317  
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8-9 Jindera Plaza,  
Jindera NSW 2642  
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Fax (02) 6026 3718

**Rutherglen**  
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Rutherglen VIC 3685  
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**Yackandandah**  
10 High Street,  
Yackandandah VIC 3749  
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**Hume** Building  
Society

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