

Member Newsletter January 2022



Happy New Year 2022!

We are very excited to be moving into a new year, and wish you and your family health, happiness, and prosperity.

Thank you for supporting Australian Mutual Bank, we are very much looking forward to another remarkable year with you!

Safeguarding our mental health in a post-pandemic world

Maintaining our health and wellbeing has never been more important as we try to resume normalcy in a post-pandemic world. Not only has physical health been under the spotlight for the past 20 months, but mental health has also become an important topic as our families, friends and the communities in which we live undergo various forms of restriction and change as we navigate unprecedented times. We can all agree the last two years have been challenging, with our mental and emotional wellbeing being tested like never before. So how do we get on top of our mental health?

Unplug and take a step back from it all

We are exposed to a huge amount of information daily. From the less than uplifting World News to popular culture promoting unrealistic expectations on the sorts of lives we should be living (the rich and famous seemingly the gold standard). It all takes its toll on our emotional and mental health and if we're not careful may result in feelings of depression, insecurity and dissatisfaction.

Turn off your TV. Unhook from the lure of social media. Stop following the news for a while. Unsubscribe from 80% of the emails in your inbox. Dedicate one to three days a week (more if you can) to be free of all forms of media and allow yourself (and your nervous system) to be cocooned by nurturing self-care practices instead of being bombarded by consumerism, celebrities and doom and gloom. There are other ways to stay informed in a more passive, non-emotive kind of way (reading articles over watching the news for example). Fill your time instead with puzzles, reading, mindful colouring, or commit to a gardening, art or craft project. Unless

you feel uplifted from your time watching the news or scrolling on social media, consider permanently reducing your exposure. Your time is precious, treat it accordingly.

Learn to be happy with what you have.

Practise gratitude daily. Consciously make a mental note of all the things you are grateful for. Even little things such as the food you eat, the roof over your head, the sunrise, the pretty flower you passed on the way to work, your friends, family, your pets. It might be your job or your neighbour, perhaps you have a special talent or are involved in a hobby that lights you up. Whatever it is, try to list at least 3 things you are grateful for every morning.

Get into nature

Spending time in nature plays a critical role in our mental well-being. Research by the Mental Health Foundation (UK) has demonstrated "spending time outdoors has been one of the key factors enabling people to cope with the stress of the Covid-19 pandemic." According to a survey by Mental Health Foundation, nearly 45% of people in the UK found visiting green spaces such as parks and nature trails helped them to cope.*

The term 'Shinrin-Yoku' translates to forest bathing and is a formal therapy developed from Government-backed research conducted in Japan. The research focused on the measurable health benefits gained by strolling in a forest and is now a therapy recommended by doctors as a way to beat a range of ailments. Spending time in dense greenery has been shown to significantly reduce blood pressure as well as stress levels. Forest Bathing has even been shown to have cardiac and pulmonary benefits. Essentially the principle is, once immersed in a green setting, to

slow down, switch on your senses, become mindful of your surroundings and develop a connectedness to nature.

Move your body, still your mind

Meditation and yoga and other gentle forms of exercise are some of the best mood-boosting options to decrease anxiety and lift one's spirits as they use simple techniques to bring awareness to your body and mind and can give you the tools to help regain a sense of control over destructive thoughts. Plus it's a great way to meet people and feels great.

Connection is key

Hanging out with people or pets you care about will always lift your spirits and help you to put things into perspective. Talking about your stress with family and friends can be helpful to sort through your thoughts and help you to come up with solutions to address

whatever it is that is causing you anxiety. If travelling to visit family and friends is still a little tricky due to restrictions, a phone call or a zoom catch up is a few buttons away.

Your mental health begins with you. Make conscious changes today to support your emotional and mental wellbeing. If depression does affect you more than occasionally, seek help. There are several wonderful support organisations around such as Beyond Blue and Lifeline, or try speaking to a counsellor for ongoing support.

*Source: <https://www.mentalhealth.org.uk/campaigns/nature/nature-research>

** Source: <https://anzmh.asn.au/blog/mental-health-australia/benefits-sunlight>



Alison Gallagher is a freelance writer and resourcefulness expert. She has been featured in various publications including Stellar Magazine, Australian Health and Fitness Magazine, and Cleo Magazine.

Keeping your accounts safe

Card fraud is on the increase in Australia and methods for conducting fraud are changing all the time. To guard yourself against fraud we suggest that you follow these security tips:

- Use our Mobile App to block debit and credit card access if you have misplaced your card
- Never lend your cards to anyone
- Don't share your PIN with another person
- If you suspect someone else knows your access details, contact us immediately
- Set a PIN that's not easily guessed – avoid using combinations like your name or date of birth
- Use your hand or purse to cover the keypad when entering your PIN
- We recommend that you change your PIN regularly via our Mobile App
- Check your statements regularly and advise us right away of any errors or potential unauthorised transactions.

Have you downloaded our Mobile Banking app?

Our mobile banking app is the simple and convenient way to stay in control of your finances.

With the new Australian Mutual Bank app you can:

- View balances and transactions
- Show simple account balance without logging in
- Transfer funds via PayID, EFT or BPAY®
- Change your PIN on your cards, report them lost or stolen or temporarily block or unblock them
- Schedule payments to occur on a particular date & time
- Set up your PayID
- Change your Internet Banking password
- Create a savings goal and keep track of your progress as you save



If you are still using the old Sydney Mutual Bank or Endeavour Mutual Bank mobile banking apps, please note that these will no longer be supported from **2nd February 2022**. Search Australian Mutual Bank in App Store or Google Play and register the new app using your Internet Banking login details.

Recycle your old mobile phone at your nearest branch

Australian Mutual Bank has partnered with MobileMuster to support its mission of reducing electronic waste as well as plastic pollution. MobileMuster provides a free mobile phone recycling program in Australia to the highest environmental standard and is accredited by the federal government. The partnership will enable Australian Mutual Bank members to recycle unwanted and "end of life" mobile devices using our branches at Campbelltown, Blacktown, Penrith, Parramatta, Bankstown, Rouse Hill and Sutherland.

Through recycling, Mobile Muster transforms the components from mobile phone waste into valuable materials for reuse, which ultimately means that fewer raw materials need to be extracted and processed to make new products. The environmental benefit of recycling our mobile phones is gained from avoiding future greenhouse gas emissions, saving energy, protecting the environment and conserving natural resources.

The mobile devices are sorted and disassembled into components: batteries, printed circuit boards, casing, screens, accessories and packaging. These components are processed separately to capture



valuable metals like gold, silver, copper, platinum and palladium as well as plastics and glass, so they can be reused in the next wave of technology rather than mining or making new material.

Please take a few minutes at home to dig out your old mobile phones and recycle them at your closest Australian Mutual Bank branch.

By recycling your mobile phone today you are not only decluttering your home, but you will be helping save precious resources and reduce the impact on the environment of tomorrow.

Insurance reminder

All mortgage holders are reminded of their obligations to ensure that an adequate cover is maintained. Take this time to consider whether your current policy will cover all costs associated with rebuilding your home to it's current standard should the need arise. If you are unsure contact your insurer to discuss how to upgrade your cover.

If you require any further information about this important issue, please go to www.moneysmart.gov.au or alternatively contact us on 13 61 91 to arrange a quote through CGU.

Beware of the evolving Flubot scams

Many Australians have been getting scam text messages about missed calls, voicemails or deliveries in the last five months. Scamwatch has received over 16,000 reports of these scams, known as 'Flubot', which is a newly identified banking malware that has started emerging overseas in 2021.

The text messages ask you to visit a link to download or access something. There are a large number of variants of the Flubot text messages, but often they ask you to download an app to track or organise a time for a delivery, hear a voicemail message, or view photos that have been uploaded. The message is of course fake and there are no delivery, voicemail, or photos uploaded; the app is actually the malicious Flubot software. Android and iPhone users can both receive texts from Flubot, but the malware can only be downloaded to Android phones.

If you receive one of these messages, do not click or tap on the link. Delete the message immediately. The malware not only downloads your personal information, including banking details and passwords, but can send out messages to your phone contacts to encourage others to install.

Phone users who have received a scam text can report it to Scamwatch.com.au. Members who have lost personal information to a scammer can contact IDCARE on 1800 595 160.

Ready to switch from paper to digital communications?

If you are still receiving paper statements and letters from us, you may want to consider switching to digital communications. All we need is your email address and your consent to switch the communication channel.

Rather than waiting for paper statements to arrive in the mail, electronic statements will give you more convenient access to your statements at any time. Your statements are stored securely in Internet Banking and you have access up to 7 years of statements online.



More secure

Lower your risk of identity theft by receiving your bank statements securely in your Internet Banking.

Clutter-free

Instead of having big piles of paper statements around your home, you can store the eStatements electronically.

Environmentally friendly

Paper-free statements save trees as well as the energy used to produce and deliver that mail to you.

Convenient

You can view your eStatements anywhere, anytime, in your Internet Banking and you can save and print them if necessary.

Call us on **13 61 91** or email **info@australianmutual.bank** to make the switch today.

Rate change information

- Savings and Transaction Deposit rates have changed effective 25 October 2021
- Loan Interest Rates Schedule has changed effective 25 October 2021

Please visit **www.australianmutual.bank/disclosures** for the latest rate details.

THINGS TO KNOW

Any advice or information in this newsletter does not take into account your personal objectives, financial situation or needs and you should consider whether it is appropriate for you. Please review our Terms and Conditions and Financial Services Guide which can be found on the website. Australian Mutual Bank Ltd ABN 93 087 650 726 Australian credit licence 236 476 AFSL 236 476 BSB 611-100.

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