



join our team!

our vision

to make a difference

our values

people matter most | make others proud | default to positivity
be brave | keep it simple

our performance



\$4.9m
profit



\$828m
deposits



\$933m
assets



\$724m
loans balance

our people



101
staff members

83%

staff engagement



74:26

female to male ratio



about us

Summerland offers a different kind of banking that provides members with better service, fairer fees, a community focus, and embraces the concept of mutuality. Sustainability is at the organisation's core, environmental, financial and human capital is measured to ensure our success.

Loans, insurance, community, personal and business banking are all part of the credit union experience. Right through to social media promotion, internet, mobile and telephone banking services, Summerland offers everything you would expect from a modern financial institution.

Most importantly of all however, is the fact that retained profits by the credit union are returned to its customers in the form of increased levels of service and facilities, as well as in the form of sponsorship, donations and community activities.

Summerland Credit Union has been part of the North Coast since 1964. With approximately 100 staff, working in a variety of roles from in-branch customer service, in

our Lismore based contact centre, or in various support roles located in our head office, Summerland is one of the largest locally owned and operated businesses in the region.

We offer everything you would expect from a financial institution. With a wide variety of savings and investment products, home, commercial and personal loans, we make it our priority to ensure that our customers get the right product for their needs. We are able to refer our members to a specialised financial planning organisation to assist with their wealth creation and management plans. We also offer a full range of insurance products, from motor vehicle & motor bike, home & contents, landlords, travel, boat and caravan insurance.

Summerland Credit Union provides monetary and in-kind support to dozens of charities, associations, clubs and events each year. All the money made goes back into looking after our customers and the community. Everything we do is for the ultimate benefit of our customers.

Want to work at Summerland? Great choice!

Our people are considered our greatest asset and key differentiator. It's good business to enable our people to thrive with great training and coaching support.

Since 1964, we've been helping families manage their finances, buy their homes and cars, fund their businesses, insure what's important to them and grow their wealth. When you're a customer of Summerland Credit Union, you're also an owner of our business.

We're community-based and defined by our mutuality: we're owned by our customers, run by our customers, and everything we do is for the ultimate benefit of our customers. We're not like a bank; our profits don't go to external shareholders, they go right back to our customers through fairer fees and improved levels of service.

Giving back to our community

We strive to support a wide range of community groups with:

- Cash 4 Clubs
- Cash 4 a Cause
- Community and Business Grants
- Community Account
- Eco Loans for Environmental Sustainability
- Staff paid Volunteer Day

Local branches across the beautiful far north coast

Employing over 100 staff with branches stretching from Grafton to Coolangatta and Head Office in Lismore, Summerland is one of the largest locally owned and operated businesses in the region offering a wide variety of careers across customer services and business support, including:

- Banking Advisors
- Loans Support
- Credit
- Systems Analysts
- Human Resources
- Finance
- Information Technology
- Lending Specialists
- Payments Processing
- Contact Centre Services
- Business Analysts
- Legal/Compliance
- Marketing
- Executive Assistants

What Summerland offers you

- Above award wages
- Training and career development
- Flexible working conditions
- Concessional interest rates
- Staff fee exemptions
- Modern working environment
- A uniform allowance
- Professional success with a community focus
- Employee Assistance Program: wellbeing for staff and their family
- Lots of fun, we have great staff social events
- Opportunity for career breaks to do the things you love: travel, development...
- An opportunity to remain in a vibrant community without having to relocate
- An awesome place to work!

Learning and Development

At Summerland, you will not just be doing a job, you can also build a career.

We are committed to providing learning and development opportunities for you to thrive:

- Induction and orientation (comprehensive 6 month program)
- Traineeships in various certificates eg: Financial Services, Business, Accounting
- On-going Products and Systems training
- Easy to understand Compliance requirements via our online learning platform
- Leadership, management, mentoring and coaching skills
- HR portal to manage all your career needs

About Summerland

- Our vision is to Make a Difference by providing people with banking solutions to fulfil their life dreams.
- Part of the North Coast since 1964
- We have 10 branches across the North Coast and have \$1b in assets as at January 2022
- We employ 100 local staff and offer work to a number of local contractors and suppliers
- We are regulated by APRA and ASIC
- As a credit union we offer the same services as other financial institutions. We have the same levels of compliance and protections as other financial institutions

The Position

- Taking care of customer interests
- Providing strategic direction to the business
- Reviewing the financial performance of the business including approval and monitoring of the budget
- Ensuring the integrity of external reporting
- Monitoring and reviewing risk management and compliance responsibilities of the credit union
- Ensuring the review of executive performance and succession planning
- Setting the tone of the culture of the organization (including risk culture)
- Monitoring the performance of the Board

Director



Why Us?

- Summerland provides banking solutions to the Northern Rivers community (and beyond)
- We are an ethical organisation, whose focus is on the needs of people- customers, staff and the community
- We are a sound business who continues to perform strongly and efficiently
- We have an award winning social and environmental sustainability program
- We have a diverse Board who works effectively as a team
- Working in a change environment which offers a challenge and growth opportunities

About You

- Experience in leadership, with skills in positively influencing others
- Ability to think strategically and focus on the needs of members
- Previous executive or Board experience in technology
- We are looking for Directors who have skills in one or more of the following areas:
 - Financial Management
 - Legal and Compliance
 - Risk Management
 - Technology
 - ADI Sector Knowledge
 - Human Resources Skills and Experience
 - Marketing Experience and skills

Meet Summerland www.summerland.com.au

Core capabilities:

Leadership: Ability to envision future directions, positively influence others through the responsibility for decisions and actions and set appropriate Board and organisational culture.

Strategy: Ability to think strategically and identify and critically access strategic opportunities, stakeholder interests and threats and develop effective strategies in the context of the strategic objectives of Summerland Credit Union.

Financial Performance: Qualifications and experience in accounting and/or finance with the ability to analyse key financial statements critically assess financial viability and performance. Knowledge and experience of commercial business activity and what drives profitability and cash flow.

Legal and Compliance: Qualifications and experience in law and /or knowledge and experience of the legal and compliance requirements of a public company in the context of an authorised deposit taking institution

Risk Management: Knowledge and experience of risk management practices and the ability to identify and understand strategic risk to ensure risk taking is consistent with the risk appetite of Summerland.

Key responsibilities:

Member Interests

Guiding the Credit Union to ensure its long-term viability, having regard to the interests of stakeholders (including customers, regulators, staff and the communities in the regions in which Summerland operates);
Providing strategic direction to the Credit Union with a focus on consistent business performance, behaviour, transparency and accountability;
Reviewing and monitoring corporate governance and corporate responsibility;

Strategy

Providing strategic direction by constructive engagement in the development, execution and modification of strategies;
Meeting at least once a year with executive management to review and update strategic plans;
Monitoring executive management's implementation of the Board's approved strategies;
Assessing the performance of the Credit Union against Board-approved budgets, targets and strategies;

Performance

Reviewing business results;
Approving annual accounts and director's reports;
Approving and monitoring annual budgets;
Approving major transactions outside of budget or ordinary business, above the Chief Executive Officer's delegation.

Integrity of External Reporting

Reviewing and monitoring the processes, controls and procedures that are in place to maintain the integrity of Summerland's accounting and financial records and statements (with the guidance of the Board Audit Committee);
Cultivating an open and positive relationship with the Credit Union's regulators;
Ensuring that external reporting required by regulators is completed in a timely manner. Summerland must not constrain or impede, whether by confidentiality clauses or other means, from disclosing information to APRA, from discussing issues with APRA of relevance to the management and prudential supervision of the credit union, or from providing documents under Summerland's control to APRA, that may be relevant in the context of the management or prudential supervision of the credit union. Such persons are not to be constrained or impeded from providing information to auditors, and others, who have statutory responsibilities in relation to the credit union.
Ensuring that they are available to meet with APRA on request.

Risk Management and Compliance

Developing and reviewing the Credit Union's risk profile and risk appetite;
Reviewing and monitoring the Credit Union's risk management processes with the guidance of executive management and the Chief Risk Officer. This relates to all risks to which the Credit Union is exposed;
Reviewing and monitoring Summerland's processes for compliance with prudential and other regulatory requirements;
Ensuring that appropriate controls, systems and procedures are implemented to manage, measure and monitor risk;
Reviewing and monitoring processes for the maintenance of credit quality;
Reviewing and monitoring processes for the documentation and regular review of the Credit Union's ICAAP and capital position;
Approving policies about regulatory compliance.

Executive Review, Succession Planning and Culture

Recruitment of Chief Executive Officer for the credit union;
Approving key executive appointments and remuneration;
Reviewing and monitoring executive succession planning and diversity;
Reviewing and monitoring the performance of the Chief Executive Officer and executive management;
Monitoring and developing the Credit Union's culture, reputation and ethical standards.

Core capabilities:

Experience in Role of a Director:

Experience in the role of a director to assist the Board in:

- Reviewing and approving the strategy
- Monitoring the progress of Key performance indicators
- Ensuring the adequacy of internal controls and reporting
- Contribution to the Board Decision Making

Technology: Experience in business adaptation to new technologies and consumer behaviour in transforming business models in a digital environment.

Working in a Regional Context:

Knowledge and experience of regional context and environment in which Summerland operates

ADI Sector

Knowledge/Experience: Knowledge of the wider ADI sector and its changing operating environment and its impact on the customer owned banking sector

Merger Experience: Experience and expertise in mergers between mutual ADIs

Human Resources experience and

Skills: Experience in the management of people in an organisation and knowledge of future trends and changes in human resources management.

Marketing experience and skills:

Experience in marketing and public relations

Key responsibilities:

Board Performance

Monitoring the composition of the Board, director selection, Board processes and performance with the Board Nomination Committee's guidance.

Apply via our online recruitment portal accessed on our Careers page at www.summerland.com.au:

- Send us your resume outlining how your experience, knowledge, skills and qualifications meet the core capabilities and responsibilities of the role (inc. 3 professional referees)
- Provide a detailed cover letter expressing your interest, understanding of the position and fit with Summerland Credit Union. Include a short statement addressing each of the key responsibilities and how you will add value to our business (one-two pages max)