community first bank

1300 13 22 77
communityfirst.com.au
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ABN 80 087 649 938 AFSL/Australian credit licence 231204

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MR S M LEHMAN
10 STUART STREET
THE BASIN VIC 3154

BSB No	**512-170**
Member No	**962175**
Statement	9 (Page 1 of 2)
Statement Period	31/03/2026 to 30/06/2026
Shares	$2.00

Important reminder for loan holders

We updated loan redraw settings on 20 March 2026 to give you greater flexibility. Previously, up to one month's repayment was held in advance before extra repayments became available for redraw. Now, all additional funds paid into your loan above your required repayment will appear as available redraw immediately. No action is required from you. Moving forward, if you choose to redraw funds, make sure enough money remains in your loan account to cover your next scheduled monthly repayment, particularly if you make repayments weekly, fortnightly or irregularly. You can check your repayment amount and due date in internet banking under your loan's "Account Details" tab. Please note that this change does not apply to retired Illawarra Credit Union Loans as they were already set up in this way.

Interest Summary

Year To Date Interest	General Withholding Tax	Non Residents Tax
0.00	0.00	0.00

Account Summary

Account No	Account Name	Closing Balance
100372639	Green Improvement Loan	$9,995.89-

Account Name: Green Improvement Loan
Account Owner: S M & L A Lehman
Account No: 100372639

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 Mar 26		Opening Balance			10,463.31-
7 Apr 26		From 5.540% (V) To 6.540% (V) Rate Altered			
23 Apr 26		Cr Online Business Ban From: Lehman,Simon Mar Ref: Loan Pmnt Lehman		216.33	10,246.98-
30 Apr 26		Loan Interest	54.21		10,301.19-
30 Apr 26		Account Fee	10.00		10,311.19-
25 May 26		Cr Online Business Ban From: Lehman,Simon Mar Ref: Loan Pmnt Lehman		216.33	10,094.86-
29 May 26		From 220.78 To 221.95 Due 28Jun2026 Payment Altered			

IMPORTANT: Please check all entries on this statement are correct, retain this statement for taxation purposes and to avoid charges for replacement copies. For any additional information on your account, including details of features, fees and charges, or if there are any errors or complaints, please contact us. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 931 678 (free call).

Account Name: Green Improvement Loan (Continued)

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
31 May 26		Loan Interest	57.00		10,151.86-
31 May 26		Account Fee	10.00		10,161.86-
4 Jun 26		Npp From Simon Mark Lehman		10.00	10,151.86-
6 Jun 26		From 6.540% (V) To 6.790% (V) Rate Altered			
23 Jun 26		Cr Online Business Ban From: Lehman,Simon Mar Ref: Loan Pmnt Lehman		221.95	9,929.91-
30 Jun 26		Loan Interest	55.98		9,985.89-
30 Jun 26		Account Fee	10.00		9,995.89-
Closing Balance					**$9,995.89-**

104097

PLEASE NOTE

You may need to refer to previous statements when reconciling the fees and charges set out below.

Transaction Fee Summary for the period ending 30 June 2026

Description	Count	Free	Charged	$ per unit	Amount $
L38 MONTHLY ACCOUNT FEE	3	0	3	10.00	30.00
Total fees charged on this statement					**30.00**

Payments can be delayed until next banking business day, due to processing cut-off times.

Having trouble making repayments? If you are having difficulty making loan or overdraft repayments, please contact us on 1300 13 22 77. We may be able to assist you.

Community Focus

July 2026



NEWS

A Season of Progress

As another financial year draws to a close, it provides an opportunity to reflect on what has been a significant and rewarding year for Community First Bank. Following the successful merger with Illawarra Credit Union, we've spent the past 12 months bringing our organisations together under one unified brand while remaining focused on what matters: supporting our members while strengthening the communities we serve.

As a member-owned bank, our purpose extends beyond banking. We are committed to helping build financially resilient, connected, and thriving communities, and we're continually exploring new ways to make a meaningful difference.

Over recent months, we've been listening closely to our members and employees to better understand their expectations, experiences, and aspirations for the future. Through member surveys, focus groups, and online feedback opportunities, many of our members have generously shared their insights and perspectives on Community First.

We sincerely thank everyone who took the time to participate. Your feedback is helping shape how we evolve our products, services, and digital capabilities while ensuring we continue to deliver the personalised service, local expertise, and community focus that sets us apart.

We've also continued investing in the people and partnerships that help our communities flourish, while making a positive and lasting impact.

From celebrating International Nurses Day in May, to sponsoring the Wollongong Running Festival in June, and helping nearly 100 athletes and families attend the Academy Games, we're proud to be making a meaningful difference.

Enhanced Security and Smarter Banking

In March, we rolled out our latest Community First Bank Mobile app upgrade, introducing Confirmation of Payee — an industry-wide service that matches account details to help reduce scams and mistaken payments. If you haven't updated your app yet, please do so as soon as possible to access this and other new features.

As part of our ongoing commitment to keeping your money safe, in June we're introducing a new fraud protection measure where we may temporarily hold certain transactions and ask you to confirm them via SMS before they're processed. While this may feel like a change to your usual banking experience, it's an important step in staying one step ahead of scammers and protecting what's yours. Full details and FAQs will be available on our website.

Looking Forward

Once again, we would like to thank our members for your continued support over the past year. As we head into a new financial year, we remain as committed as ever to delivering banking that works for you and the communities we share. We hope you enjoy this edition of the newsletter.

Inside this edition:

Backing our local athletes 2 | Celebrating International Nurses Day 2 | Community First Bank mobile app update 3 | Wollongong Running Festival 3 | 2026 AGM Annual General Meeting 4

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Backing local athletes at the Academy Games



Community First Bank is proud to continue a longstanding partnership with the Illawarra Academy of Sport (IAS), building on the support first established by Illawarra Credit Union in 2009 and helping local athletes reach their full potential.

Recently, we provided financial support to assist almost 100 athletes, coaches, managers, and family members attending the 2026 Your Local Club Academy Games in Tamworth. Representing the Illawarra region, athletes competed in basketball, golf, hockey, netball, and triathlon, while IAS netball umpire athletes also officiated matches throughout the event.

Over the three-day competition, the team showcased exceptional skill, resilience, and sportsmanship, proudly representing the Illawarra region on the state stage.

We congratulate all participants on their achievements and look forward to continuing our support for these talented young athletes as they pursue their sporting goals.





Fraudsters Impersonating Community First Bank

We're warning members of an active scam where fraudsters are calling and emailing while posing as our fraud department. They may use an Australian accent and will pressure you to withdraw cash or transfer money under the pretence of "fraud protection."

Community First Bank will never ask you to:

- Withdraw or hand over cash
- Share your password or username
- Transfer funds to another account
- Act quickly or keep a call secret

If you receive a suspicious call or email, hang up immediately or delete the email and call us directly on **1300 13 22 77.** Do not transfer funds, share personal details or click on any links even if it sounds convincing.

Already shared information or transferred funds?
Call us immediately on **1300 13 22 77,** or reach the Fraud Bureau Service 24/7 on **1300 705 750.** You can also report scams at **scamwatch.gov.au**

Celebrating International Nurses Day



In May, Community First Bank proudly recognised International Nurses Day in partnership with the McGrath Foundation across our branch network.

The annual event is an opportunity to recognise the life-changing care McGrath Cancer Care Nurses provide to individuals and families facing all types of cancer. Everyday, they bring dedication and compassion, providing expert clinical, psychosocial and emotional support when it's needed most.

For a decade and a half, Community First Bank has been dedicated to making a positive difference through its partnership with the McGrath Foundation.

With the support of members who choose Community First's pink debit and credit cards, we have donated over $1.5 million to the McGrath Foundation.

We are incredibly proud of this partnership and we look forward to continuing our support for many years.

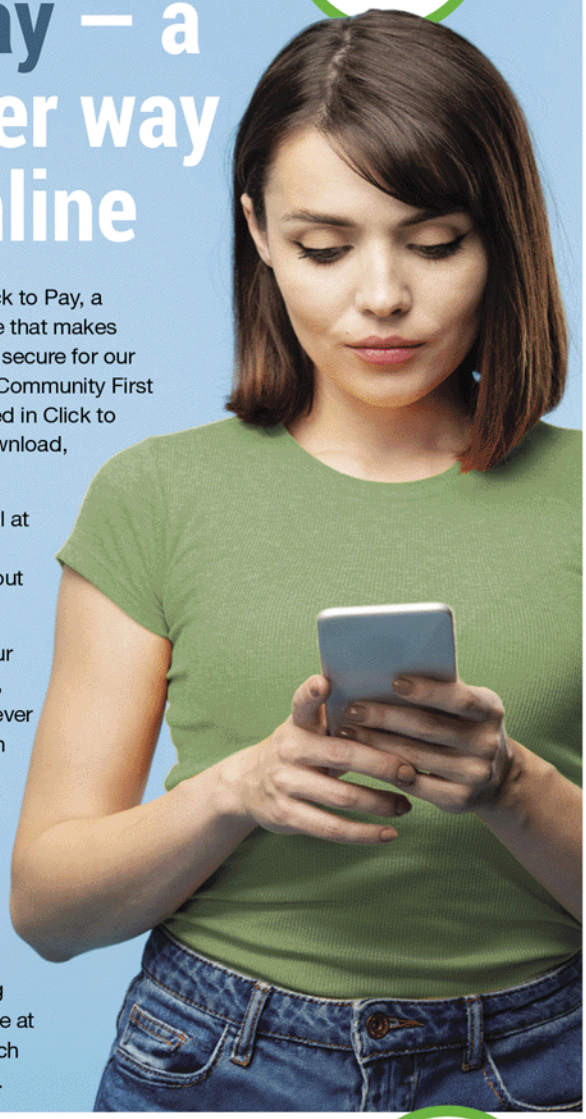
A Fresh New Look for Wollongong

Members visiting our Wollongong branch may have noticed a few changes recently, including updated Community First branding and minor updates throughout the branch. While the layout remains unchanged, these improvements have helped refresh the space, and we're pleased to hear they have been well received by members.



Introducing

Click to Pay – a faster, safer way to shop online



Community First is rolling out Click to Pay, a new online checkout experience that makes buying online simpler and more secure for our members. From August 2026, eligible Community First Visa Cards will be automatically enrolled in Click to Pay — there's nothing you need to download, set up, or do.

Where you see the Click to Pay symbol at participating online retailers, your card details will be securely presented without you needing to type them in manually.

The technology works by replacing your card details with a secure digital token, meaning your actual card number is never shared with merchants. Combined with existing Visa authentication, it's a meaningful step forward in protecting you from fraud when shopping online.

We will be updating our Terms and Conditions on 1 July to include the use of this service.

You can find more information, including FAQs and opt-out details, on our website at *communityfirst.com.au* — or get in touch with our team if you have any questions.

New App, Better Banking. Have you updated yours yet?

A few months ago, we released the latest version of the Community First Mobile Banking app. Thank you to all who have downloaded it so far. We hope that you are enjoying the new features.

If you haven't already downloaded the new version, please do so by end of July as the old version will be decommissioned. Here are the features available in the new version of the app:

Stronger Security Upgrades

This app update included the addition of Confirmation of Payee – the industrywide service that helps reduce scams and mistaken payments. More information about this feature is available at ***https://communityfirst.com.au/support/confirmation-of-payee/***

Improved User Interface

The app navigation and layout have been enhanced to allow for faster access to key features and easier navigation.

Enhanced Customisation

You can now customise your home screen and rename your accounts, such as "My Savings" or "My Everyday Funds". You can even add a profile picture too! to help you keep track of your spending, as well as set up and track saving goals – all from your home page.

Simplifying Display of Accounts

We've simplified how we display your accounts. Product codes (like L15 or S7) have been phased out and now your actual account number will be referenced across all services.

How to update your app If you have selected automated app updates on your phone, the app would have updated automatically when released. Otherwise, go into Settings on your phone and manually complete the update.

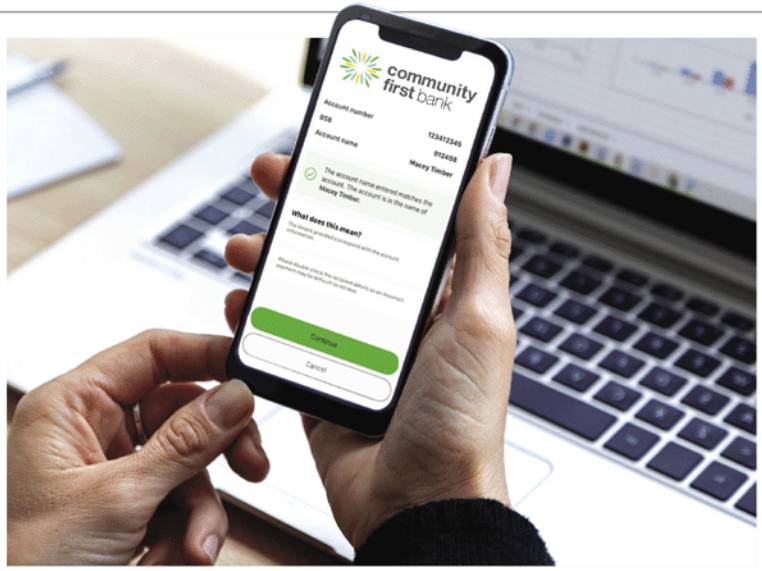
Supporting the Wollongong Running Festival

Community First Bank was proud to support the Wollongong Running Festival over the June long weekend, helping bring together thousands of Illawarra residents in celebration of health, wellbeing, and community connection. Building on the support previously provided by Illawarra Credit Union, including sponsorship of the inaugural festival in 2024, we were pleased to continue our partnership with this much-loved community event.

The festival featured a range of events, including a half marathon, a 10km race, and the ever-popular 2km Family Fun Run, offering something for participants of all ages and abilities. As the sponsor of the 10km race for the third consecutive year, we were delighted to be part of another successful event.

Our team enjoyed meeting members and local residents throughout the day, sharing in the excitement and handing out a few well-earned goodies along the way.





Understanding pending transactions and available funds

What is a pending transaction?

When you tap or use your card, the merchant requests approval from your bank. Once approved, the amount is placed "on hold" — reducing your available balance — immediately, even before the payment fully processes.

Timing depends on when the merchant processes the payment. Most settle within a few days.

Which balance should I use?

Always refer to your available balance, it's the most accurate picture of what you can spend.

Why is the pending amount sometimes higher?

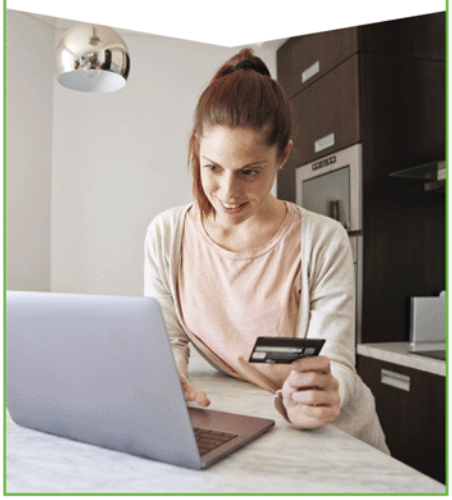
Some merchants hold an estimated amount before the final charge is known. This is common with hotels, car hire, fuel stations, restaurants and subscriptions. Once the merchant finalises the transaction, the hold is adjusted or released.

Find out more information here
https://communityfirst.com.au/news/understanding-pending-transactions-and-available-funds/

A common misconception

A pending transaction does not mean money has been taken twice or that funds are missing. It simply means the payment has been authorised and the funds are temporarily held while the merchant completes processing.

Always refer to your available balance to understand what you can actually spend.



2026 67th Annual General Meeting

An invitation to have your say

Community First Bank is a member-owned organisation. As a member, you are welcome to attend the Annual General Meeting (AGM) to hear about the past year's performance; to listen to plans for the future; to have your say and to vote on any matter on the Agenda.

If you are a member over the age of 18 and a current member shareholder, you are eligible to vote at the AGM.

2026 AGM Notice

The official notice of Community First's AGM will be published on our website at least 21 days prior to the AGM.

If you have opted in to receive personal notice, you may receive this notice electronically.

Copies of Financial Statements and the Report of the Directors will be available digitally via our website no later than 23 October 2026.

Viewing our annual report

If you'd like a hard copy, you can either print the digital copy or visit one of our stores and one of our team can do this for you. Members can elect to receive meeting related documents or copies of Annual Reports at any time or elect not to receive Annual Reports.

You have the option of appointing a proxy to vote on your behalf at this meeting. Your proxy can be a person specifically named by you or can be the Chairperson of the meeting, as stated by you on the proxy form.

The proxy form is available from the Community First website.

Details for your diary

67th Annual General Meeting

Place: Hilton Sydney
488 George Street, Sydney
Level 1, Room 7

Date: **Thursday 26 November 2026**
Please refer to our website for start and registration times: *communityfirst.com.au/2026AGM*

RSVP: If you plan to attend, please contact Community First Direct on **1300 13 22 77** by **6 November 2026**