

# Community FOCUS

April 2026



## Building a unified brand

for a stronger future

**F**ollowing last year's member-approved merger between Illawarra Credit Union and Community First Bank, the Illawarra Credit Union brand was formally retired on 1 April 2026, and we now operate under one unified brand — Community First Bank.

The Illawarra Credit Union brand retirement was the next step in the merger between Community First Bank and Illawarra Credit Union that members voted for. Uniting under one brand reduces duplication and costs, strengthens our capital position, and allows greater investment in better products, technology and member service.

### What does the change mean for Illawarra Credit Union members?

Illawarra Credit Union members began to see Community First Bank branding across our channels and at our Wollongong store from late March. It is important to keep in

mind that this change has not impacted day to day banking access.

Accounts, BSB and card numbers have stayed the same and our Wollongong store and office remains open. Significantly, the customer-owned mutual structure and your member protections, including Financial Claims Scheme coverage, remains in place.

For Members who joined us from Illawarra Credit Union, the Illawarra Credit Union website is now redirected to **communityfirst.com.au**. New and replacement cards are reissued as Community First branded (card numbers did not change), and members should now contact us using the following details

Phone: **1300 13 22 77**

Email: **askus@communityfirst.com.au**

### Our commitment to the Illawarra region remains strong

For more than five decades, Illawarra Credit Union had been part of the fabric of the Illawarra community. That local connection

does not change. Our partnership with the Illawarra Academy of Sport transitioned over to Community First for the new competitive season, along with other local sponsorships and partnerships we had in place such as our sponsorship of the WaveFM Street Team. Our Young Street store and building remains, along with our Illawarra-based staff.

“I’m incredibly proud of the Illawarra Credit Union legacy, supporting the Illawarra community since 1972. Under the Community First Bank name, that local commitment continues — with the same people, the same care, and ongoing partnerships with our local community partners. This transition reflected the strategy our members endorsed — strengthening our organisation so we can continue serving this region for generations to come.”

— **Anthony Perkiss, CEO.**

We would like to once again extend our thanks to all our members during the past 18 months as we finalised our merger. We look forward to continuing to serve you and the communities in which we live and work.

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# Enhancing Your Open Banking Experience

## You're in the Driver's Seat

At Community First, protecting your privacy and giving you control over your financial information is a top priority. As part of Australia's Consumer Data Right (CDR), you can choose if and when your banking data is shared with accredited providers to help compare products or manage services. To make this process simple and transparent, we've introduced a Consumer Dashboard within Internet Banking where you can easily view and manage your data-sharing permissions.

### Through this dashboard, you can:

- Review all your current data-sharing arrangements.
- Monitor which accredited recipients have access to your info.
- Request to stop sharing your data at any time.

## How to Access Your Dashboard

Ready to take a look? Simply log in to **Community First Internet Banking** and navigate to: **Accounts > Data sharing** (found in the top menu).

In addition to the new dashboard we have also introduced additional updates to the information shown in Internet Banking and the mobile app as part of our commitment to staying at the forefront of the **Consumer Data Right (CDR)**.

## What's New?

We've refined our data-sharing fields to provide you with a more transparent view of our products and services.

### These improvements include:

- **Enhanced Product Details:** We've added extra information fields so you can easily identify exactly which features and benefits are available.
- **Fee Transparency:** New fields now provide clear details on fee structures, including maximum and minimum amounts.
- **Card Specifications:** Additional parameters now specify exactly which card schemes and types are supported.

To view more information on Open Banking, including our FAQs, visit <https://community-first.com.au/support/open-banking>



# Staying one step ahead of money scams

**A**t Community First Bank, your financial security is our top priority. As digital banking evolves, so do the tactics used by fraudsters. In 2026, scams are more personalised than ever, often using social engineering to trick even the most tech-savvy individuals. Understanding the "anatomy of a scam" is your best defence. Here are the most prevalent financial threats currently circulating and the steps you can take to stay secure.

## 1. The "Urgent Problem" (Impersonation Scams)

You receive a call, text, or email from someone claiming to be from our fraud department, a government agency (like the ATO), or a well-known utility company. They claim there is a "suspicious transaction" or an "unpaid bill" that requires immediate action.

- **The Hook:** They create a sense of panic to stop you from thinking clearly.
- **The Trap:** They ask you to "move your money to a safe account" or pay via gift cards, direct transfers, or cryptocurrency.
- **The Reality:** We will never ask you to transfer money to another account to "protect" it. If you receive a suspicious call, hang up and call the number on the official website.

## 2. The "Too Good to Be True" (Investment Scams)

Often promoted through social media or "wrong number" WhatsApp messages, these scams promise high returns with zero risk, often involving "AI-driven" crypto trading or "inside" stock tips.

- **The Hook:** They show you fake dashboards where your "balance" appears to be growing rapidly.

- **The Trap:** When you try to withdraw your funds, they demand "taxes" or "withdrawal fees" before disappearing.
- **The Reality:** If an investment guarantees high returns without risk, it is a fraud. Genuine investments fluctuate.

## 3. The "New Friend" (Romance & Trust Scams)

Scammers spend weeks or even months building a relationship with you online. Once they have gained your trust, a "financial emergency" suddenly arises.

- **The Hook:** A medical crisis, a business opportunity, or a travel issue that prevents them from seeing you.
- **The Trap:** They ask for a short-term loan or your banking credentials to "deposit" money for you.
- **The Reality:** Never send money to someone you have only met online. Once a direct transfer or crypto payment is sent, it is almost impossible to recover.

**Pro Tip:** We will never ask for your One-Time Password (OTP) or your PIN over the phone. If someone asks for these, hang up immediately.

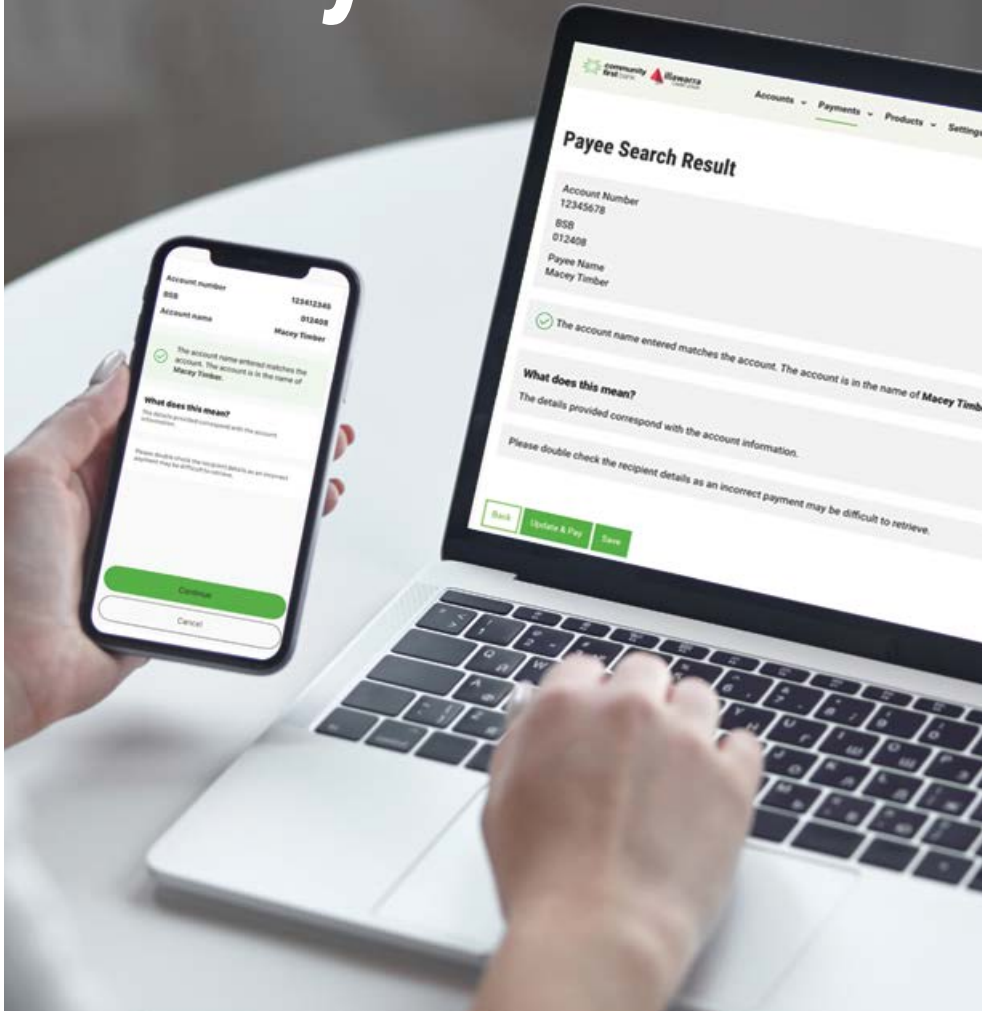
## Think you've been targeted?

If you've clicked a suspicious link or shared information, don't be embarrassed; scammers are professionals.

**Contact us immediately.**

The sooner we know, the faster we can freeze your accounts and protect your remaining balance.

# Confirmation of Payee



In March 2026, we completed the rollout of Confirmation of Payee, an industry-wide service that matches account details entered by a payer with the account details held by the receiving bank, in order to help reduce scams and mistaken payments.

It's a new layer of protection for Australian consumers and businesses when they're making a payment to a BSB and account number. It can help reduce your risk of being scammed or sending your money to the wrong account.

Confirmation of Payee allows anyone sending funds to your BSB and account number to confirm the account details match the details you provided the payer. You're now able to perform these checks on accounts you intend to send payments to via Internet Banking or our mobile app. The service matches the bank account details entered with the account details held by the recipient's bank and displays the outcome, which

could be a match, a close match, or no match.

If it's not a match and not a business or government account, the account name will be withheld in accordance with our privacy policy. Using this information, you can choose whether you want to go ahead and make the payment, pause and check the details with the intended recipient – or cancel the payment altogether.

More information is available on our website. To opt out of Confirmation of Payee, please contact us.

## For more information

You can opt out of, or back in to, this service at any time by contacting us. For more information on this service, visit [www.communityfirst.com.au/support/confirmation-of-payee](http://www.communityfirst.com.au/support/confirmation-of-payee).

## Enhanced Security and Smarter Banking in Our Updated Mobile App

We're excited to share news about the latest release of our enhanced Community First Mobile Banking app – delivering stronger security, smarter tools and a more personalised experience for our members.

### Stronger Security Upgrades

This app update will allow for the addition of Confirmation of Payee - the industry wide service that helps reduce scams and mistaken payments. See the separate article for more details.

### Improved User Interface

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

### Enhanced Customisation

You'll now be able to 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 on track of your spending, you can now set up and track saving goals – all from your home page.

### Simplifying display of accounts

We're simplifying how we display your accounts. We are phasing out product codes (like L15 or S7) and will now reference your actual account number across all services.



## How to update your app?

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

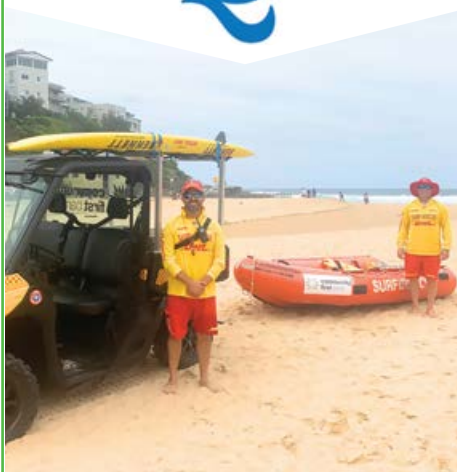
# A Day at Queenscliff Beach:

## The Role of Surf Life Saving Clubs in Keeping Our Beaches Safe

Queenscliff Beach, the northernmost stretch of Sydney's iconic Manly coastline, is a premier destination for surfers and families alike. While its golden sands and consistent waves offer an idyllic retreat, the ocean's unpredictable nature requires professional oversight. For over a century, the **Queenscliff Surf Life Saving Club (SLSC)** has served as the beach's primary line of defense.

The club's highly trained volunteers patrol the shore from September to April, marking safe swimming zones with the iconic red and yellow flags. These lifesavers are experts in identifying rip currents, performing water rescues, and providing essential first aid. Beyond active patrolling, Queenscliff SLSC is a cornerstone of community education. Through the "Nippers" program, children learn vital ocean awareness, while adults participate in first aid and CPR training.

The club also fosters a vibrant surf sports culture, where competitions like beach sprints and board races keep lifesavers rescue ready. By combining rigorous safety protocols with community engagement, Queenscliff SLSC ensures the beach remains a safe environment for everyone. Community First Bank is immensely proud to sponsor Queenscliff SLSC, supporting their vital mission to reduce drownings and protect the cherished Australian seaside lifestyle.



Pictured Left to Right - Salv Carmusciano, CEO - Illawarra Academy of Sport, Ginger Siasat 2025 Girls Rugby 7's Athlete of the Year and Anthony Perkiss, CEO - Community First Bank.

Picture: Donovan Photography

# Building tomorrow's sports stars, today

Since launching in May 2020, Illawarra Credit Union's partnership with the Illawarra Academy of Sport (IAS) has helped support the development of the Illawarra region's emerging sporting talent.

Together, Illawarra Credit Union has proudly supported the IAS in its mission to provide local athletes with access to world-class training, mentoring and development opportunities — helping them achieve their best both personally and in their chosen sport. Through the program, young athletes can represent the region at local, state, national and even international events. IAS alumni include world champions, Olympic gold medallists and national title holders.

**With the Illawarra Credit Union brand retiring on 1 April 2026, Community First Bank is pleased to continue this important partnership.**

Both organisations share a strong commitment to community and to supporting local talent to reach their full potential. Community First's continuation of the major sponsorship of IAS reflects the strength of this collaboration. More importantly, we will continue the popular Athlete of the Month program and delivery of financial education sessions to help athletes and their families build strong financial foundations.

Anthony Perkiss, CEO of Community First Bank, reaffirmed the organisation's dedication to supporting the community.

"Partnering with IAS allows us to support athletes and their families while helping nurture the Illawarra region's next generation of sporting talent. I'm very pleased to continue this important partnership under the Community First Bank brand."

Salv Carmusciano, CEO of IAS, also welcomed the continuation of the partnership, noting that both organisations share a strong commitment to the Illawarra region and the values of leadership, citizenship and trust.

Follow us on Facebook to keep up with the latest Athlete of the Month winners and updates from the program.

## Updates to Disclosure Documents

Effective 18 May 2026, the following disclosure documents will be updated to reflect minor additions:

**Conditions of Use:** Updates to conditions on additional cards – only one debit card per member per account will be permitted.

**Privacy Policy and Privacy Notifications:** Updates in relation to identifying illegal activities and preventing fraud as it relates to the collection, use or disclosure of information.