## Appendix 4

## Mutuals that have subscribed to the Mutual Banking Code of Practice<sup>1</sup>

ABS Building Society Ltd. Alliance One Credit Union Ltd. Australian Central Credit Union Ltd .Australian Defence Credit Union Ltd. AWA Credit Union Ltd .Bankstown City Credit Union Ltd.

Berrima District Credit Union Ltd. Big Sky Credit Union Ltd. Broken Hill Community Credit Union Ltd.

CAPE Credit Union Ltd. Central Murray Credit Union Ltd. Central West Credit Union Ltd. Circle Credit Co-Operative Ltd. Coastline Credit Union Ltd. Collie Miners Credit Union Ltd. Community CPS Australia Ltd. Community First Credit Union Ltd. Comtax Credit Union. Country First Credit Union Ltd. Credit Union Australia Ltd. Credit Union SA Ltd.

Defence Force Credit Union Ltd.

ECU Australia Limited .EECU Limited. Encompass Credit Union Ltd.

Family First Credit Union Ltd. Fire Brigades Employees' Credit Union Ltd. Fire Service Credit Union Ltd. Firefighters & Affiliates Credit Co-Operative Ltd. First Choice Credit Union Ltd. First Option Credit Union Ltd. Fitzroy & Carlton Community Credit Co-Op Ltd. Ford Co-Operative Credit Society Ltd.

Gateway Credit Union Ltd. Geelong & District Credit Co-Operative Ltd. Goldfields Credit Union Ltd. Goulburn Murray Credit Union Co-Operative Ltd. Greater Building Society Ltd.

Heritage Building Society Ltd. Heritage Isle Credit Union Ltd. Holiday Coast Credit Union Ltd. Horizon Credit Union Ltd. Hume Building Society Ltd.

Illawarra Credit Union. Industries Mutual Credit Union Ltd. Intech Credit Union Ltd.

La Trobe University Credit Union Co-Operative Ltd. Laboratories Credit Union Ltd. Latvian Australian Credit Co-Operative Society Ltd. Lysaght Credit Union Ltd.

Macarthur Credit Union Ltd. Macquarie Credit Union Ltd. Maitland Mutual Building Society Ltd. Manly Warringah Credit Union Ltd. Maritime, Mining & Power Credit Union Ltd. Maroondah Credit Union. MCU Ltd. mecu Limited. Melbourne University Credit Union Ltd. Memberfirst Credit Union Ltd.

Abacus, MBCOP Subscribers, <a href="http://www.abacus.org.au/consumers/mutual-banking-code-of-practice/mbcop-subscribers/nodes">http://www.abacus.org.au/consumers/mutual-banking-code-of-practice/mbcop-subscribers/nodes</a> (viewed 21 April 2011).

Newcom Colliery Employees Credit Union Ltd. Northern Inland Credit Union Ltd. Nova Credit Union Ltd.

Old Gold Credit Union Co-Operative Ltd. Orange Credit Union Ltd.

Police & Nurses Credit Society Ltd. Police Association Credit Co-Operative Ltd. Police Credit Union Ltd. Pulse Credit Union Ltd.

Qantas Staff Credit Union Ltd. Quay Credit Union Ltd. Queensland Country Credit Union Ltd. Queensland Police Credit Union Ltd. Queensland Professional Credit Union Ltd. Queensland Teachers' Credit Union Ltd. Queenslanders Credit Union Ltd.

Railways Credit Union Ltd. Resources Credit Union Ltd. RTA Staff Credit Union Ltd.

Savings and Loans Credit Union. Security Credit Union. Select Credit Union Ltd. Service One Credit Union Ltd. SGE Credit Union Ltd. Shell Employees' Credit Union Ltd. Shoalhaven Community Credit Union. South West Slopes Credit Union Ltd. South-West Credit Union Co-Operative Ltd. Southern Cross Credit Union Ltd.l Summerland Credit Union Ltd. Sutherland Credit Union Ltd. Swan Hill Credit Union Ltd.

Tartan Credit Union Ltd .Teachers Credit Union Ltd. The Community Mutual Group. The Police Department Employees' Credit Union Ltd. The University Credit Society Ltd. Traditional Credit Union Ltd. Transcomm Credit Co-Operative Ltd.

Unicom Credit Union.

Victoria Teachers Credit Union Ltd.

Wagga Mutual Credit Union Ltd. Warwick Credit Union Ltd. WAW Credit Union Cooperative Ltd. Western City Credit Union. Woolworths Employees' Credit Union Ltd. Wyong Council Credit Union Ltd.