

# Railways Credit Union Values

*Our values underpin the way we work. Each and every one of us need to be clear about the type of behaviour that is expected and the principles that apply to every member of the team.*



## Integrity

- Be honest, trustworthy and respectful of others
- Be accountable
- Do it not only because it's expected, but because it's about you
- Don't lie about your abilities, your tasks, yourself



## Commitment

- Believe in what you are doing
- Take ownership and responsibility
- Don't over promise, under deliver or not deliver at all
- Always give 100%...not only for yourself, but for the team



## Exceptional Service

- Place members' interests at the front of all thinking
- Be prepared to meet and exceed members' expectations
- Don't lose sight of why we exist
- Don't do it because that's the way we have always done it



## Mutuality in Action

- **BOND** ... Exclusively providing products and services to people who have worked in the railways, and their families
- **DEMOCRACY** ... Encouraging members to exercise their 'one share / one vote' ownership right
- **SERVICE** ... Delivering Exceptional Member Relationships
- **VALUE** ... Making sufficient profit to ensure sustainability and offering best possible pricing on products and services based on a user pays philosophy
- **SUSTAINABILITY** ... Maintaining capital appropriate to our risk profile and exceeding our prudential obligations
- **EDUCATION** ... Continually offering education to members to improve their financial literacy
- **COOPERATION** ... Actively participating in the Credit Union industry
- **SOCIAL RESPONSIBILITY** ... Supporting and benefiting the community of our members