Support Trinity Lutheran College Mildura and get rewarded for it.
Our Learning for Life

TRINITY Lutheran College Mildura is a Foundation to Year 10 co-educational college that lives and breathes the spirit of learning offering young people options for their future in a Christ-centred environment.

At TRINITY we encourage young people to be the best that they can be as children of God and make a difference to the world in which they live. It is important that all members of the community see themselves as learners and view learning as a lifelong endeavour. With this in mind, TRINITY promotes an inquiry based approach to learning and teaching where students are both guided and challenged to examine, investigate, think, problem solve and reflect using a supportive learning framework.

Serving with hands, head and heart

At TRINITY we embark on a journey together learning and growing together in community. We place importance on nurturing the individual in such a way that allow them to identify their God-given talents, seek to do their personal best and use these gifts in community to serve God, their family, each other and the wider community. At its heart, TRINITY focuses on the Lutheran Education Australia core values for Lutheran schools: love, justice, compassion, forgiveness, courage, humility, hope, quality, appreciation and service. These values play an integral role in how we live, learn and be together in community.

Connecting with God

Lutheran schools encourage students to develop their spirituality. At TRINITY we aim to develop an environment where young people can respond to God’s Word through the development of Christian values, attitudes and relationships.

Connecting with Others

At TRINITY we focus on building positive relationships in a safe and compassionate environment. At times our relationships with people become broken so we learn how to rebuild our relationship in a spirit of respect and reconciliation. Through restorative practices we are able to bring people together to work through conflict, and deal with harm and hurt in a structured and supportive environment. Our processes focus on repairing, rebuilding and restoring positive relationships with each other.
From our Principal

Mrs Cheryl Bartel
At TRINITY we aim to provide a compassionate Christian community that seeks to recognize and appreciate the uniqueness, dignity and personal worth of each student. Our size enables us to know and care for each other in a safe family atmosphere. The success of a young person in adult life will largely depend on a quality education. Our students experience an education program characterized by a strong commitment to the Christian faith, firm but caring discipline, and the expectation that students will achieve the highest standards of which they are capable.

By working closely with each young person, we strive to equip them for the future of 21st century learners. Our building program is ongoing as we strive to provide a high standard of education and continually meet the changing needs of 21st century learners. Apart from government sources, funding for development projects comes from either our registered tax deductible Building Fund or the LLL (Lutheran Laypeople’s League) through the provision of Matching Deposit low interest loans. Parents, friends, supporters and local business can all help us by opening an LLL Savings Account and making a Matching Deposit for Trinity Lutheran College Mildura or by making a contribution to our Building Fund.

Who is the LLL?
The LLL (Lutheran Laypeople’s League) is a Religious Charitable Development Fund. We exist to serve the Lutheran Church of Australia (LCA) in numerous ways, but especially in aspects of business and finance, and have been doing so since 1921.

The LLL operates Savings Accounts for members and supporters who wish to assist LCA organisations, including Lutheran Schools.

Deposited funds enable the LLL to provide low interest loans to approved LCA projects for building and equipping schools, churches and care facilities. The LLL is NOT a Bank. For a more detailed explanation of how the LLL operates, please refer to the ‘LLL Notice to Depositors’, on the back page of this brochure or on the LLL website.

Accessing an LLL Personal Savings Account
With Internet Access through LLL@Home you can:
- View account balances and transaction history
- Transfer funds internally between LLL accounts or externally to any bank, savings or cheque account
- Set up periodical payments and direct debits
- Pay bills with BPAY®
- Have extra security when using Tokens and/or SMS one-time passwords
- Request a cheque
- Print statements
- Change contact details.

Details for electronic transfers
The LLL has its own BSB number (704942). Funds can be transferred into your LLL Personal Savings Account from any Australian Bank or Credit Union account.

Lutheran Schools
Deposits into LLL accounts can be made via the LLL school banking system.

Keeping your account secure
Depositor funds are used to lend to Lutheran Church organisations such as churches, schools and care facilities at a low interest rate of 5%. Loans are approved and repayment is guaranteed by the Church to ensure that LLL deposits are secure. The Church also indemnifies the LLL against any loss in the event of a loan default. Depositor funds not used for lending purposes are only invested in Bank (Authorised Deposit-taking Institutions) Term Deposits. The LLL does not invest depositor funds in shares or property.

The LLL holds substantial Reserves (Permanent Funds) which provide additional security for depositor funds. The LLL uses Reserve Bank regulations for Authorised Deposit-taking Institutions (ADIs) as a guideline to maintaining its Capital Adequacy Ratio to ensure ongoing viability, and to assist in safeguarding depositors’ funds.

Key Features
- Attractive interest rate
- No LLL fees or charges
- All funds available ‘at call’
- No minimum deposit or balance required
- Internet access option
- LLL pays a $5 gift to the first savings account opened for a child
- LLL uses Reserve Bank regulations for Authorised Deposit-taking Institutions (ADIs) as a guideline to maintaining its Capital Adequacy Ratio to ensure ongoing viability, and to assist in safeguarding depositors’ funds.

...we strive to provide a high standard of education and continually meet the changing needs of 21st century learners...
## LLL Matching Deposits

The concept of Matching Deposits is unique to the LLL and provides an ingenious way to support a particular project within the Lutheran Church of Australia (LCA). Once the approval process is complete, the project is able to borrow funds from the LLL to the total amount of Matching Deposits at the low interest rate of 5% p.a. with no application fees or any ongoing fees.

When compared to commercial lending rates and the fees imposed by financial institutions, LCA projects enjoy significant savings in interest payments. This enhances capital development and can facilitate more rapid repayment of the loan.

### Key features

- Matching deposits do not affect the status of your account.
- Your funds are always available at call.
- You can make deposits and withdrawals as usual.
- The account still earns interest.
- Your instructions can be changed at any time by simply writing to the LLL.

### Non interest-bearing accounts

Account holders can provide additional support to a particular project or department of the LCA by nominating their account to be non interest-bearing.

As a result, the LLL is able to provide an additional benefit to projects based on 5% of total non interest-bearing deposits held for each project.

If you wish to provide this support to a particular project, simply complete the ‘Non interest-bearing Instructions’ section on the account application form.

## How Matching Deposits work

### Open an LLL Savings Account

You will enjoy:

- An attractive interest rate
- No minimum balance
- Funds available ‘at call’
- No account keeping or transactions fees
- Internet access, with unlimited transactions

### Nominate your Savings Account to be a Matching Deposit to any LCA project by

Completing the Matching Deposit instructions on the application form to advise us which LCA project you wish to support.

### Matching Deposit Accounts support low interest loans

When approved, your nominated project is able to borrow funds from the LLL at the low interest rate of 5% with no fees or charges.

LLL loans are normally much lower than commercial lending rates, so the project enjoys significant savings for the duration of the loan to the value of the total of all Matching Deposits.

## How Matching Deposits work

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## Important information for Children’s Accounts

**CHILD TFN Exemption:** For a child under 16 years the Signatory has the option of either signing the Child’s details above OFF the Exemption (see Section 1c). You should make the selection according to whose money is in (Tax Ruling TR 366B). - If you quote your own tax file number in Section 1c) you become responsible for the interest earned on the account and may need to report it as taxable income. Please use a separate Personal Account Application form for each child.

**Matching Deposit Name of Lutheran Project**

**TRINITY, Mildura**

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**For more information on our products or services visit www.lll.org.au**

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**Please return this form to (no stamp required):**

LLL, Reply Paid 45, North Adelaide SA 5006

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**Important information for Children’s Accounts**

**Child TFN Exemption:** For a child under 16 years the Signatory has the option of either signing the Child’s details above OFF the Exemption (see Section 1c). You should make the selection according to whose money is in (Tax Ruling TR 366B). - If you quote your own tax file number in Section 1c) you become responsible for the interest earned on the account and may need to report it as taxable income. Please use a separate Personal Account Application form for each child.

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**Non Interest-Bearing Name of Lutheran Project**

**TRINITY, Mildura**

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**For more information on our products or services visit www.lll.org.au**

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**Office: 175 Archer Street, North Adelaide, SA 5006 | Postal: PO Box 45, North Adelaide, SA 5006**

**Toll Free 1800 556 457 | Tel 08 8360 7200 | Fax 08 8267 1722 | lll@lll.org.au | www.lll.org.au  | ABN 25 044 678 441**

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**Please use a separate Personal Account Application form for each child.**
Investments in the Lutheran Laypeople’s League (LLL) are designed for investors who wish to support the charitable purpose of the LLL and for whom the consideration of profit is not of primary relevance. The LLL is not prudentially supervised by the Australian Prudential Regulation Authority, and advises that contributions to the LLL do not obtain the benefit of the depositor protection provisions of the Banking Act 1959.

The LLL is a charitable investment scheme and pursuant to the Australian Securities and Investment Commission (ASIC) Class Order 02/184 is not subject to the normal disclosure or trust deed provisions of the Corporations Act 2001. Accordingly, the LLL has not been examined or approved by ASIC.

The LLL holds an Australian Financial Services Licence (AFSL) No. 329339 issued by ASIC, which authorises the LLL regarding its non-cash payment facility. This facility is the LLL@Home Internet Access Service (LLL@Home) offered through the LLL website at www.lll.org.au.

4. Notice to Depositors/Prospective Depositors

The information contained in the website and in LLL documents is not intended to constitute financial product advice for the purposes of the Corporations Act 2001. If such considerations are a concern, investors should enquire or seek advice from an appropriately authorised person before investing. It contains general information and has been prepared without having regard to any person’s particular circumstances, financial situation, needs or objectives. Because of this, you should, before acting on the information, consider its appropriateness, having regard to these factors.

The LLL relies upon and contracts with third parties to deliver a number of its services and advises that those parties hold relevant licences and registrations as required under legislation and relevant statutory authorities within Australia.

Whilst every care has been taken in producing this information, to the extent permitted by law, the LLL does not guarantee the accuracy or completeness of the information.

The LLL accepts no responsibility for any loss, damage, cost or expense incurred by you as a result of any error, omission or misrepresentation in relation to this document.

LLL Interest Rate: LLL interest rates are subject to change without notice. Refer to our website or contact us for our current interest rate.

Privacy Statement: The LLL respects the privacy of all individuals, and is bound by and committed to supporting the Privacy Act and National Privacy Principles. A copy of the LLL Privacy Policy is available at www.lll.org.au or by contacting the LLL.

LLL@Home Internet Access: I acknowledge that I have read and understood the Financial Services Guide (FSG) and Product Disclosure Statement (PDS) and accept the terms and conditions on which the LLL@Home facility is provided. (Refer to www.lll.org.au or contact us if you require a copy of these documents). The LLL provides the LLL@Home facility pursuant to its AFSL No. 329339.

*Tax File Numbers/Exemptions: Although it is not compulsory to supply your TFN or Exemption details, if you choose not to, under Government regulations the LLL is obliged to deduct withholding tax from interest earned on this account at the highest marginal rate of tax, plus Medicare levy. Pensioners may either quote their TFN or list their Pension type.

**ID Statement: By signing this application form you are providing your express consent, allowing us to proceed with on-line verification of your identity where we are required to do so by law. LLL will only use the assessment provided by the Credit Reporting Body for the purpose of verifying your identity in accordance with the SML/CTF Act.