

# Faces of Bendigo Bank



## Dot Bennallack

Marketing Officer, Sponsorship

Dot Bennallack has seen the operation of Bendigo Bank change completely within the time of her employment.

In her role as a junior in the mid 1960s - updating passbooks by hand when customers came into the branch, posting their transactions on to ledger sheets and calculating interest manually - no longer exists in today's computerised bank branch where accounts are updated automatically and instantaneously.

Dot recalls the building society as a single branch in Bull Street in which every transaction, apart from some loan repayments, took place.

The ledgers, kept according to the type of account, were stored in metal trolleys and rolled in and out of the strong room.

Accounts were balanced to the cent. Every cheque was checked, as was every transaction, to ensure it reconciled with the business of the day.

She remembers the bank's general manager Frank Perrow driving to Melbourne with Bob Eddy every week to inspect houses which were the subject of loan applications. They would return to Bendigo and draw up the floor plans allowing valuations to be completed before loans were approved.

Dot worked in the building society's Eaglehawk branch when she returned to work after having children, then she transferred to the property division assisting with the fit out of new branches, security and maintenance of existing branches and administration buildings.

Her fond memories of the bank are of colleagues that were as close to each other as family members.

She is proud of the bank's achievements.

"I like to think we are still a family because we have thought about the needs of communities," she said.

## Peter Stock

Business Development Manager, Cards Division

Peter Stock worked in the building society's branches for 20 years before it became a bank. He remains an advocate of supporting all customers – both large and small – believing it is this spread of loyal customers and shareholders that provides a solid foundation for our business.

Peter's involvement with the bank also captured new areas of growth – he managed Merchant Services when the division was created to offer business customers these facilities.

"I used to drive around with a supply of Eftpos terminals in my boot."

The bank now has a network of more than 12,000 Eftpos terminals.

He has also been a Manager of Investor Services and Manager of Customer Concerns.

A 38-year veteran of the business, Peter believes strongly in the principles set down by the early leaders of the building society.

The customer focus of the Bendigo sets it apart in Australia, he says.

"Foremost, it is the culture of the organisation – the fact that we are different – customer focussed and regionally based," Peter said.

"But with growth and change there is always a danger of losing sight of the things that gave us such a solid foundation and makes us unique.

"We must work diligently to ensure that our values and culture remain an integral part of our everyday business and future planning."

Peter remains committed to the organisation he has seen change from a building society with one branch in Bull Street, Bendigo, to a bank with over 400 branches and 100 agencies nationally.



Our staff



## Faces of Bendigo Bank



### Jeff Ruff

Senior Customer Service Officer

Jeff was a teller from 1965 to 1968, and returned to the building society after completing National Service and eventually took over the role of Doug Laity, who was lead teller for 48 years.

When he first started technology consisted of a brain and a biro, Jeff said.

Tellers administered the four types of accounts then available – a savings account, a cheque account, a housing loan account and a fixed deposit.

Cheques were taken twice a day and three times on Friday to the ANZ Bank in View Street, now the Wine Bank, where representatives of all banks and building societies operating in Bendigo congregated to make the exchange.

Cash was also delivered by foot - taken in the morning to an agency in a calico bag and returned at night, also in a calico bag. A teller carried the bag. He was accompanied by a man with a gun.

In his time, Jeff has dealt with imperial and decimal currency. He remembers the paper money of both currencies would smell of fish if it were the takings of a fish and chip shop. It would smell musty if it had been stored under a bed for a while.

Customers who came into see the mercurial Mr Laity, who was the face of The Bendigo for nearly half-a-century, would refer to Jeff as the “young fella”.

“That was when I was in my 40s or 50s,” Jeff said.

“There are customers I have known for a long time. If I don’t know how to help them, I know where to go to get them help.”

That help has extended, at times, beyond Jeff’s job description but he has always given assistance with good will and respect for the customer.

“The stories people could tell you in branch land,” he said.

Mr Ruff recalls a woman who fell asleep on his desk when he went out for a minute to find paperwork.

“I have met some absolutely wonderful people and worked with some fantastic people.”

### Garry Tupper

Garry was a teller from 1977 to 1983 and worked in numerous roles with the bank before moving into his current position as credit manager.

When Garry started in the late 1970s, passbooks were updated manually from the customer’s ledger card. When computers were introduced, passbooks were processed electronically.

Garry said in the early days of their introduction the computers could be unreliable.

“At times they broke down and could be off-line for up to two days causing a great deal of frustration at the front counter.”

Before computers, all savings and cheque accounts had passbooks that required updating. There were no Visa credit or debit cards, nor ATMS.

When he worked at the Bull Street branch, Garry said the queue could be 20 people deep as soon as the door opened at 9.00am, remaining that way until closing time at 4.30pm.

“We had six teller stations and would get relief tellers to cover lunch times which were consistently busy,” he said.

“Thursdays tended to be the most hectic day. It was pay day for pensioners one week and for school teachers the following week.”

The most common banking request in those days was for interest rates on deposits. It was a highly competitive part of the business and the smallest difference could see many customers take their money to another institution.

Interest on passbooks was paid annually on 17 October.

“Customers would almost knock the doors down that morning to have their passbooks updated,” Garry said.

“It was one of the busiest days of the year.”



## Our staff

## Telling the story of a new age in banking

The change from old to new styles of branch banking was well underway 15 years ago.

The first of Bendigo Bank's branches to be refurbished to reflect a service centre rather than a transaction branch was at Broadmeadows in 1995.

Branches had traditionally focused on transactions – on accepting deposits and handing over cash to customers. Modern branches emphasise the link with the customer by providing chairs and a desk at which to talk to customer service officers.

In the 1990s, transactions were increasingly conducted through electronic banking.

That meant branches became the location for dealing with more detailed inquiries and helping customers meet their full financial needs.



### Courtney Jury

Customer Service Officer at Bendigo Bank's Fountain Court branch

Courtney started with Bendigo Bank in October 2006 and will transfer soon to start a new phase of her career in business banking.

At the branch, she moves between tasks and therefore must have knowledge of all the bank's products and services and its technology.

Her most recent training was in customer service during which she learned all people have a story and a reason for being in the branch.

"The training described different ways of communicating with customers

but it also taught us to listen to their stories."

The job of listening to customers is made easier at the branch by the recent introduction of technology that counts money for staff members without the requirement that they repeat the task. The technology counts money for withdrawals and deposits.

Courtney said she would miss the interaction with branch customers but would use the experience to foster strong relationships with the bank's business clients.

**Our staff**

