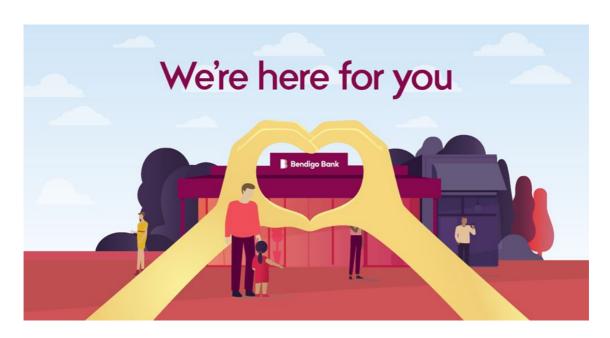
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Pinewood Community Bank Newsletter - Autumn 2020

Welcome to our third 'e-newsletter' for Pinewood Community Bank! We hope you find it informative and we will try to keep you up to date with what has been happening here at the branch and with our Board of Directors.

AN IMPORTANT ANNOUNCEMENT FROM OUR CHAIRMAN



To all our valued customers and supporters

We find ourselves in unprecedented times with the current situation we are all facing. Pinewood Community Bank Branch and Board have been part of the community for almost 18 years and we've always been here with you. We're committed to the care of our community, especially when things get tough. As we respond to the current State of Emergency, please know

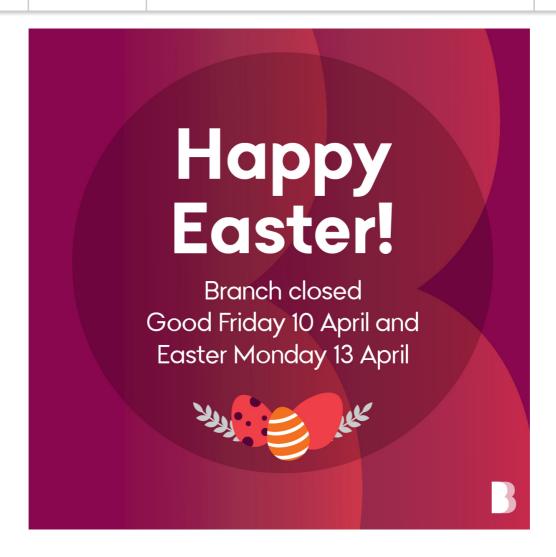
our commitment to you will not change. If you need assistance, we're here to help you navigate these uncertain financial times. The health and well-being of our community is our highest priority at this time. Our branch remains open and our staff are here to support the community through this difficult time. If you do come into the branch you will see that there are measures in place for your safety and our staff and we thank you for helping us with this.

We hope you and your family stay safe and well and enjoy the Easter break together. We will be taking a short break and the branch will re-open on Tuesday 14th April 9.30am - 5pm.

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Capital Raising

Pinewood Community Financial Services is pleased to announce the successful conclusion of its Share Offer, completed in January 2020. The Share Offer, which complied with Corporations Act small scale fund raising provisions, was made available to investors in the local community and was fully subscribed.

Robert Davies, Chairman of Pinewood Community Financial Services said:

"I would like to welcome our new shareholders who will bring enthusiasm and new community connections to the business. This is our first increase in capital since the initial capital raising in 2002 which established the Pinewood Community Bank Branch."

Under the Bendigo 'Community Bank' Model, franchisees must maintain a minimum number of shareholders who have a close connection to the local community. The capital increase will ensure that Pinewood Community Financial Services continues to maintain this requirement while utilising the funds raised to improve balance sheet flexibility and business development optionality.

Chris Cahir, Bendigo Bank Regional Manager said:

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Shopping village, operating since 2002.



Meet the Board

Behind the scenes we have a very professional and dedicated group of people on our Board who assist us so that we can focus on our customers!

In this edition we would like to introduce you to our Director and Company Secretary, Sharyn Cowley. Sharyn is Chair for the Audit and Governance Committee and is a member of the Investment Committee - keeping her very busy indeed!

Sharyn joined the Board in 2015, she wanted to be able to use her legal background and governance skills and experience to make a positive contribution to her local community. Sharyn is passionate about history and other cultures, enjoying travelling most of all. Living locally Sharyn is very familiar with the Pinewood Shopping Village and is proud to be a member of our Board of Directors and we are very glad to have her!



Meet the Team

We'd like to introduce you to Suraj Ranaraja, our Business Development Manager.

Suraj has been with Bendigo Bank for ten years including 7 years in business banking and over 3 years in his current role at Pinewood Community Bank.

Suraj loves the Pinewood community and particularly the numerous choices of places to grab a bite to eat! Outside of work and when not riding his bike he likes to travel and explore new destinations.

Looking Back

We would like to acknowledge the difficulties many of our community groups are now facing and also acknowledge the wonderful work they do when they are working under normal circumstances. Join us as we look back over the last few months.

Bushfire Disaster Appeal

We are so very proud of Bendigo Bank's effort in setting up the Bushfire Disaster Appeal in conjunction with Salvation Army. In addition to our \$2500 contribution your efforts donating towards to the appeal were outstanding enabling Bendigo Bank to raise over \$34.5 million in funds with 100% going right where they are needed! Pictured here are Nimi our CSO with her lovely

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January to thank our incredible Fire Fighters!



Sporting Clubs

Pinewood Community Bank are proud to sponsor and support many sporting clubs. In February a Charity Golf Day was held by the Mulgrave Cricket Club and we were honored to be invited along. Pictured are Suraj Ranaraja; Senior Business Development Manager and Paul Tyson; Customer Relationship

Manager taking a break from branch duties and enjoying the day!

We hope to see all our beloved sporting clubs up and running very soon.



Supporting Events

We were also proud to sponsor the ACEC Inc 2020 Charity Ball at Crown Palladium in February. Each year the Australian Chinese Events Committee holds a wonderful event whose main purpose is to raise money for worthy charitable causes. So far it is estimated the

ball raised over \$20,000. This year the worthy recipients are the The Rotal Melbourne Hospital and Very Special Kids. Congratulations to everyone involved!

Pictured from left to right are our own Board Director; Peter Pan, Philip Chui from Asian Multimedia, David Wong; President of ACEC Inc. and our own Chairman of the Board; Robert Davies.

Contact our Branch







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