Chair's report.



Welcome to the latest edition of the Acacia Ridge Community Bank® Branch newsletter. I am pleased to welcome

a new Director to our Board, Kellie Griffiths who after serving on our Marketing and Sponsorship Committee last year, has accepted an invitation to join our Board. Kellie will bring her management expertise and experience, and her local knowledge of Acacia Ridge to enrich the Board. This will bring our Board of volunteer Directors up to seven members, five of whom are women.

This year, we also welcome Jasmin McCurdy to the Marketing and Sponsorship Committee. Jasmin is working on her Master of Human Resources Management degree at Griffith University and we welcome her knowledge, skills and youthful perspective to this committee.

Recently, our branch was the location for the filming of our own Acacia Ridge **Community Bank®** Branch stories. Several of our community partners who have been assisted by our **Community**



Bank® branch featured in the short videos as well as a message from a local customer about his experience banking with our branch. This puts a local flavour and faces to the benefits of banking with us. Our Director, Earle Johnston, is also in the video, so look out for these in the branch or on social media

Finally, I encourage you to consider Acacia Ridge **Community Bank**® Branch for your banking needs. Our branch is ably led by Branch Manager Mark Coxhead and, together with his staff, is ready to take your enquiries on a wide range of products and services that Bendigo Bank offers to our customers whether it's for your own personal or business banking

needs, or even the banking needs of your community organisation. We pride ourselves on the personal service we offer where our staff are readily available either by dropping into the branch at Elizabeth Street Shopping Centre in Acacia Ridge, which has convenient parking and has extended trading hours which includes Saturday morning from 9.00 am to 12.00 noon. Or you can call the branch on 3255 6773 and the staff will be ready to take your call.

By banking with the Acacia Ridge **Community Bank®** Branch, you can make a difference in your own community.

Peter Henderson Chairman

Acacia Ridge Financial Services Ltd. 28 Elizabeth Street, Acacia Ridge QLD 4110 **ABN** 73 116 060 916 **Directors:** Peter Henderson (Chairman), Linda Beaumont, Earle Johnston, Vicki Maguire, Amanda Harward, Jane Carlisle, Kellie Griffiths.



Supporting our community.

Acacia Ridge Community Bank® Branch Brisbane Great South Run.

2019 is the fourth year of Brisbane's Great South Run — a community running festival incorporating the Queensland Athletics official half marathon, 10km run, 7km run and 1km run. It's one of the fastest IAAF certified courses in South East Queensland and attracts more than 1,500 local, interstate and overseas competitors. Acacia Ridge **Community Bank®** Branch has supported the event, which was held in April at Algester, since its inception with event naming rights in both 2018 and 2019.

We were pleased to be involved in this local event and to congratulate all competitors as they crossed the finish line!



Algester Swimming Club gets an electronic timer.



The Algester Swimming Club was established in 2018 with 25 families of competitive and social swimmers. The Acacia Ridge **Community Bank**® Branch provided \$2,000 for an electronic starter to help track the swimmers' progress. The starter will help make race timing more efficient, allow parents to track their children's performance using a mobile phone app and enables the Algester Swimming Club to attract participants and host interclub competitions.

Piggy and company Director Linda Beaumont presented the sponsorship cheque at the final swim night late in 2018 and enjoyed seeing the electronic starter in action at the first interclub meet in February.

The club has shown its commitment in supporting all level of swimmers and the great club spirit. Well done Algester Swimming Club!

Acacia Ridge State School community carols.

Our **Community Bank**® branch was pleased to be part of Acacia Ridge State School's (ARSS) first community carols. The event attracted both the school and broader community to join in the festive occasion and Christmas carols. Students showed their amazing musical talent with the support of a live

band to get the crowd singing some of the old Christmas favourites.

No Christmas event is complete without a visit from the big man in the red suit and ARSS didn't disappoint. There was a special surprise though with Santa arriving in style... in a fire truck! The kids, big and small, loved it.

There was also a chance to sit with Santa and have a chat about what each hoped was coming their way for Christmas and to receive a gift bag donated by our **Community Bank®** branch.

Of course, our very own Piggy didn't miss the chance to sit with Santa and was joined by the Chair of the ARSS P&C John Willis. Smiles all around and it was great to see so much community spirit.



St David's Neighbourhood Centre.

With thanks to the generous contribution by Acacia Ridge Community Bank® Branch, St David's Neighbourhood Centre has purchased a new television and sound system to enable the Harmony Club to watch movies and an improved viewing experience, which is an activity the members enjoy. The comments received are "The new TV is great", and "The new TV makes it more like a movie theatre experience". The updated technology has



also enhanced the resources available for the community groups and organisations who use the space.

Happy viewing to all at St David's Neighbourhood Centre.

A good start for students.

To help students kick off the school year with a good start, our branch staff organised a 'Back to School' donation drive for Murri School. There were lots of donations received from the local community including our customers, of necessary school items such as stationery, books and bags for local students.

Murri School were very appreciative of the community's involvement to assist their students and we thank all who made a donation.



Important information for shareholders.

Our shareholders are a valuable part of our company and we endeavour to keep you updated on your investment in the company with regular correspondence such as newsletters, annual reports, annual general meeting notices

For a more convenient way of keeping in touch, there is an option to email correspondence to you, instead of receiving it in the mail.

If you would prefer to receive correspondence by email, please advise us by emailing admin@arfsl.com.au

Also, you can also let us know by email if you change address or bank account details, so we can provide the necessary forms for you to complete.



There are four big reasons to try number five.

If your bank isn't doing the right thing by you, change to one you can feel better about.

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- · 1.6 million customers.
- Competitive products. Innovative service.
- · \$200 million back to communities.

Drop into your nearest branch at 28 Elizabeth Street, Acacia Ridge or phone 3255 6773 to find out more.



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Acacia Ridge Community Bank® Branch

Local high school awards nights.

Each year we are delighted to support our future leaders in our local community through Community Service Awards at various local schools including St Thomas More College, Runcorn State High School, Sunnybank State High School and Brisbane Christian College.

Our directors attended the presentations and were on hand to congratulate the winners.

Congratulations to the 2018 Community Service Award winners: Tamera Tanah (Sunnybank State High School), Maria

Henry (Runcorn SHS), Lisa Damons (St Thomas More College) and Kahrie Savonoff and Jason Tsou (Brisbane Christian College).







Acacia Ridge Community Bank® Branch

Your best interests at heart.

Drop into your nearest branch at 28 Elizabeth Street, Acacia Ridge or phone 3255 6773 find out more.

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Terms, conditions, fees and charges apply, All information, including interest rates, is correct as at 23 July 2018 and is subject to change. Full details available on application. Lending criteria apply. *The comparison rate displayed is calculated for a loan of an amount of \$150,000 over 25 years. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. *Offer is available to customers with new owner occupied, principal and interest home loans above \$150,000 with a loan to valuation ratio of up to 80%, and three eligible products taken as part of the Connect Package. Eligible products cannot be from the same product type. Offer ends on 30 June 2019. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879.

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Acacia Ridge Community Bank® Branch

28 Elizabeth Street, Acacia Ridge Phone: 3255 6773

Opening hours: Monday to Friday 9.00am - 5.00pm and Saturday mornings 9.00am - 12 noon

Website: www.bendigobank.com.au/acacia-ridge facebook.com/bendigobank twitter.com/bendigobank



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