



Chairman's letter

The Directors are pleased and proud of our bank's community involvement in the Acacia Ridge area.

Our children and our youth are our future.

In the past year, we have given over \$55,000 to schools, clubs and organizations in our community.

The tangible benefits range from kindy breakfasts and primary school laptops... to the provision of a school bus to take our highschoolers to TAFE colleges for vocational training – not to mention musicals and Dance fever in our schools!

Profits from your banking make these actions possible.

See Bettina and her team at the Acacia Ridge **Community Bank**® Branch in the shopping centre so we can help you with your banking needs.... and you can help the children in our community.

Vicki Maguire
Chairman

Product of the month – Student Accounts

Have you heard about the Bendigo Bank Student Account? This is a transaction account designed for fulltime students 12 years and over and includes fee-free banking and competitive interest rates on your savings. Our Branch Manager Bettina McMahon is ready to help you open your account now. Give her a call on 3255 6773 or call in at the Branch.

Have you met the team?

Our Customer Service Officers Adil, Annette and Diana are here to assist with your every banking need. We pride ourselves on personally knowing our customers and caring for your individual needs. Drop in today and experience the customer service difference for yourself.

Calendar dates

18 October
at 6.00pm

Not for Profit Night. How can Acacia Ridge **Community Bank**® Branch work with your Not for Profit organisation? Contact the branch staff to find out more about this event.

15 November
at 10.00am

Acacia Ridge Financial Services AGM will be held at The Ridge Community Church, Elizabeth Street Shopping Centre.

30 November
from 5.00pm

Acacia Ridge Christmas Carols in the Car Park.



Come in and find out how you will feel at home with a Bendigo Bank loan

Find out how you will feel at home with a Bendigo Bank loan. Drop into your nearest branch, phone **1300 BENDIGO** or go to www.bendigobank.com.au.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. Credit Reg No. 359598 (BMPNL0319) (05/09/11)



Maybe you've heard?

This year, Acacia Ridge **Community Bank**[®] Branch has been active in your community, particularly working with schools and young people. By banking with us, you are contributing to help impact young people in your community. For banking that makes a difference, please come and see Bettina and her staff at the Acacia Ridge **Community Bank**[®] Branch. Here are some community impacts so far in 2011.

Technology is key to learning



The Sunnybank Community Preschool and Kindergarten were recipients of four new iPads. Staff will use the iPads as another method of teaching these students early literacy and numeracy skills. Our branch staff are always excited to support these students.

Bus transports college students to TAFE

Through a partnership with St Thomas More College Sunnybank, our branch has funded the purchase of a new 14 seater bus enabling the College to offer their students a Vocational Education pathway of study and to provide these students with transportation to and from the respective TAFE colleges of their studies.



A healthy breakfast starts the day

For over three years, Acacia Ridge **Community Bank**[®] Branch has been proud sponsors of the YMCA breakfast program. Active play and a busy day begin with a healthy nutritious breakfast for the children of YMCA's Community Early Childhood Centre Acacia Ridge. Funded by our branch, daily each child enjoys cereal, toast and milk with their friends.

Acacia Ridge **Community Bank**[®] Branch

Shop 5, 11 - 28 Elizabeth Street,
Acacia Ridge QLD 4110

Phone: (03) 3255 6773

Website: www.bendigobank.com.au/acacia_ridge

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



Board of Directors: Acacia Ridge Financial Services Limited
28 Elizabeth Street, Acacia Ridge QLD 4110

Vicki Macguire (Chairman), Peter Henderson (Treasurer), Desley Armitage, Linda Beaumont, Earle Johnston, Mark Ledwidge.