



Aspendale Gardens-Edithvale **Community Bank®** Branch Newsletter June 2011, Issue No. 3

Manager's report



Fresh from our first birthday celebrations, our branch is going from strength to strength, thanks to the support from our community.

We now have surpassed the \$28 million mark in business on books and almost 1,400

accounts have been opened. The ATM at Cartridge World on Nepean Hwy in Edithvale is fully operational and much in demand. Our branch has been able to support a number of clubs and organisations; in fact, more than \$15,000 has been given out in sponsorship.

A few months ago we were also very happy to hear from Russell Jenkins (Executive Customer and Community) that Fitch Ratings Agency upgraded Bendigo Bank's credit rating from BBB+ to A-. The announcement by Fitch (which we have also announced to the ASX and posted on our website), reflects the efforts of all of Bendigo's staff in ensuring this bank is profitable, managed efficiently and with low levels of risk for our customers.

The announcement means that we are the first Australian bank and one of the very few banks in the world to receive such an upgrade since the GFC.

Our new rating positions us for future growth and should give our customers, partners and investors even more confidence in doing business with us.

Whether it is loans, insurance or financial advice, we can help. The more support we receive from our

community, the more support we can give back. You can also further your support by becoming an advocate for the branch and encouraging family, friends and neighbours to be supporters of your **Community Bank®** branch.

Till next issue, happy banking,

Russell Mactaggart
Branch Manager

Shares available for purchase

For details please contact our Company Secretary, John Bainbridge on 9776 1001 or see our website:
www.bendigobank.com.au/aspendale



▲
Russell presents Meagan Chappell a \$1,000 cheque for her World Challenge Community Project.

Hall of fame

In our first year of operation, our branch has provided sponsorship to:

Aspendale Gardens Community Centre and Preschool (AGCS Inc)
Chelsea Heights Community Centre
Edithvale Life Surfing Club
Aspendale Life Surfing Club
Bonbeach Football Club
Edithvale Fire Brigade
Chelsea Longbeach Life Saving Club
Aspendale Gardens Primary School's Carnival
Edithvale and Aspendale Life Saving Club - Club to Club Open Water Swim
Aspendale & Chelsea's Rotary Clubs Golf Day
Edithvale Bowling Club's Gala Day
Patterson River Country Club Pro Am's Beyond Blue support

Scout's South Metro Showtime

Meagan Chappel for her World Challenge Community Project in Vietnam/Cambodia

Chelsea Rotary Club's Art Show

St Louis de Montford's Fit as a Fiddle campaign



▲ Russell with some Directors and politicians at the first birthday celebrations.

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

If you're looking for the right home loan at the right bank, now's the time to talk to Bendigo Bank. Our rates are surprisingly competitive. Our packages are refreshingly flexible. And our friendly service is second to none. In fact, our customers are front and centre of everything we do. Importantly, you'll also discover that simply by being a customer your community benefits too.

So pop in to our branch at Aspendale Gardens Shopping Centre, and let us welcome you to a bank where you'll feel at home.

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 (135722_v2) (24/06/2011)



U will feel at home

Aspendale Gardens-Edithvale **Community Bank®** Branch

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and Saturday mornings 9.00am – 12 noon
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Chairman: Ray Smith.

Directors: John Bainbridge, Karina Ces, Mal Cameron,
Ken Carney, Kevin Griffiths, David Newbond, Colin Oliver,
John Zeccola.