



Chair's update.

In December, I was excited to have been elected Chair of Aspendale Gardens-Edithvale **Community Bank**[®] Branch, we have been in partnership with the Lions Clubs International to collect children's books for 123Read2Me.

After the Annual General Meeting, the Board was delighted to appoint a new Board member Jane Chamberlain, who is Community and Business Engagement Advisor for a local Victorian MP Tim Richardson.

On 7 February, the branch welcomed Susan Tresidder, the new Manager of Aspendale Gardens-Edithvale **Community Bank**[®] Branch, who recently returned to this region, following four highly successful years as Manager of the Gisborne & District **Community Bank**[®] Branch.

Around this time we also bid a fond farewell to Kristy Marshall who has accepted another role within Bendigo Bank. We thank Kristy for her contribution to the growth of Aspendale Gardens-Edithvale **Community Bank**[®] Branch.



Anna McDonald
Chair

123 Read2me.

This year, at Aspendale Gardens-Edithvale **Community Bank**[®] Branch, we have been in partnership with the Lions Clubs International to collect children's books for 123Read2Me.

123Read2Me is a community focused group working towards breaking the poverty cycle for children who are disadvantaged. The program aims to increase the literacy standards amongst these children.

Aspendale Gardens-Edithvale **Community Bank**[®] Branch, have been collecting children's picture books aimed at kids 0 - 5 years old. We have received many unwanted books and we greatly appreciate these generous donations from the community.



Pantry 5000.

Christmas is a time to give and the team here at Aspendale Gardens-Edithvale **Community Bank**[®] Branch, are proud to support Pantry 5000.

Pantry 5000 collect food donations for families in need at Christmas.

Customers and members of the community contributed by donating food to the cause. A huge thank you to our Aspendale Gardens-Edithvale community for the significant donation of food for Pantry 5000 St Aiden's, Carrum.

For those of you who don't know, Pantry 5000 is a community group who provides emergency and ongoing food relief for people in the Southern Kingston and Northern Frankston municipalities. They are always in need of donations if you are looking for a charity to give to in 2017.



Director profile – Anna.

Anna joined the Board of Aspendale Gardens-Edithvale **Community Bank**[®] Company, in April 2014 and is also a member of the Community Engagement and People and Performance Sub-Committees.

Anna works for Saving Point, a boutique consultancy, and have two decades experience supporting the growth of new enterprises; and commercialising technologies.

Anna has a Masters of Entrepreneurship and Innovation and is a graduate member of the Australian Institute of Company Directors (AICD).



Bendigo Financial Planning.

Ben McGrath, our Financial Planner talking about annuities.

“Investors need to ask themselves if they are prepared to trade off the volatility and the potential upside available from the sharemarket with a modest, but reliable income stream that may give special treatment under the aged pension assets test. If yes, then other benefits such as regular monthly payments and a fixed rate of return are key attractions. If you are eligible for a pension or part pension, the beneficial treatment given to annuities is advantageous (although slightly less appealing from January 2017 when the taper rate changes). The main drawback is that annuities offer limited flexibility, but if you value certainty above all else, they should be investigated carefully.”

Feel free to visit the branch and organise a chat with Ben about superannuation, retirement planning and investment options.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.



ALSC Club2Club.



Held in the pristine waters of Port Phillip Bay in Melbourne's South East, The Club2Club swim is one of Australia's premier open water swimming events. The event is conducted by Aspendale and Edithvale Life Saving Clubs. The event was held Saturday 11 February 2017.

Aspendale Gardens-Edithvale **Community Bank**[®] Branch donated \$500 towards sponsorship. Our Chairperson Anna McDonald even participated in the event. Well done Anna!

The Open Water Swim Classic is 1.8km long and commencing from Edithvale Life Saving Club, The Esplanade, Edithvale and finishing at Aspendale Life Saving Club, Groves Street, Aspendale.

A message from our newly appointed Manager Susan Tresidder.

I am delighted to be starting at Aspendale Gardens-Edithvale **Community Bank**[®] Branch. I have 20 years' experience in banking and finance, 18 years with Bendigo Bank in various positions and locations. I have recently relocated back to the bayside suburbs from regional Victoria. In my time working for Bendigo Bank I have spent well over 10 years working in the **Community Bank**[®] Department and have been involved first hand in seeing communities benefit from banking with their local **Community Bank**[®] branch. I am looking forward to getting involved in the local area and developing great relationships with various members of our local community, customers, staff and our fabulous volunteer Board members. I believe together we can achieve more. I enjoy working in customer service and take pride in helping people to achieve their financial goals.



Aspendale Gardens-Edithvale Community Bank[®] Branch

Shop 12, 11 Narelle Drive Aspendale Gardens VIC 3195 Phone: 9588 0610

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

Website: www.bendigobank.com.au/aspendale-gardens-edithvale facebook.com/bendigobank twitter.com/bendigobank



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