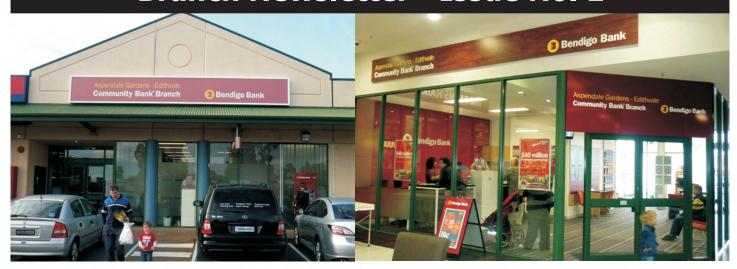
## Aspendale Gardens-Edithvale Community Bank® Branch Newsletter - Issue No. 1



## Aspendale Gardens-Edithvale Community Bank® Branch



Shop 12, Aspendale Gardens Shopping Centre

Phone 9588 0610

## Chairman's Message



After an almost 4 year campaign, on January 30<sup>th</sup> 2010, we were finally successful in filling (and exceeding) our minimum share offer of \$710,000. We opened the doors to the public on May 14<sup>th</sup> and since then, have seen a steady flow of customers through our doors. Both our events were well attended, with many dignitaries, local State and Federal politicians, City of Kingston Councillors and Bendigo personnel

amongst the many residents and shopping centre businesses owners. Business on books continues to rise steadily and I would like to take this opportunity to thank the local residents, businesses and organisations for their continued support.

Our enthusiastic and friendly branch staff is capably lead by our Branch Manager, Russell Mactaggart. Russell has previous start up Company experience in **Community Bank®** branches of Bendigo Bank. Russell and his team are able to help you with all you banking, finance and insurance needs. Our branch's business hours are 9:00 am to 5:00 pm Monday to Friday, and 9:00 to 12 noon on Saturdays. There is an external ATM available at the branch with another to open soon at Cartridge World on Nepean Highway in Edithvale to further serve our customers.

Upon opening, we were able to support 6 organisations, each receiving \$200 each. These were the Aspendale Gardens Community Service Inc, Chelsea Heights Community Centre, Edithvale Life Surfing Club,

Aspendale Life Surfing Club, Bonbeach Football Club and the Country Fire Authority. Other grants and sponsorships recipients include the Edithvale Bowling Club for their Gala Day and Aspendale Gardens Primary School for their Carnival. These contributions would not have been made possible without community support.

On behalf of the Board, I would like to thank all our shareholders, staff, customers and supporters and invite you to our first Annual General Meeting, which will be held at the Richfield Retirement Conference Centre, Wells Road, Aspendale Gardens, on November 8<sup>th</sup> at 6:30 pm for 7:00 pm.

Through your continued support the Aspendale Gardens-Edithvale **Community Bank**® Branch we will be able to further support our local community. You can also assist us by encouraging your family and friends to consider transferring their banking to us.

Warm wishes,

Ray Smith, Chairman



## **Manager's Report**



It is with great pleasure that I submit my inaugural report. Since opening for business on 14 May 2010 we have seen our business grow steadily, currently at around \$18m. This is a very satisfying achievement given the economic climate and the short trading period.

We have 950 accounts held by 680 customers. Much of our business was already in existence at nearby branches and was redomiciled to our branch after we opened. The number of branch transactions has continued to grow as more customers open accounts and existing Bendigo Bank customers realise that there is a branch now located in Aspendale Gardens with easy parking and no long queues to worry about. Our ATM



which is located at the branch is also providing a valuable service to our community, processing an average of 2000 transactions per month. We hope another ATM will soon open in Edithvale.

Russell handing over a cheque to AGCS Inc president Kelly Bowles and centre coordinator Jan Masson, with Evan, Liam and Nicholas looking on.

Aspendale Gardens-Edithvale **Community Bank**® Branch Shop 12, 11 Narelle Drive, Aspendale Gardens Shopping Centre

Aspendale Gardens Vic 3195

Tel: (03) 9588 0610 Fax: (03) 9587 6757 Website: www.bendigobank.com.au/aspendale Email: russell.mactaggart@bendigobank.com.au

Opening hours: Monday to Friday 9:00 am - 5:00 pm

Saturday mornings 9:00 am - 12 noon.

AGECOM Enterprises Limited 95 Thames Promenade Chelsea Vic 3196

Tel: (03) 9776 1001 ABN: 68 138 046 303

Aspendale Gardens-Edithvale Community Bank®

branch

Directors: Ray Smith (Chairman), John Bainbridge, Karina Ces, Mal Cameron, Ken Carney, Kevin Griffiths, David Newbond, Colin Oliver, John Zeccola.

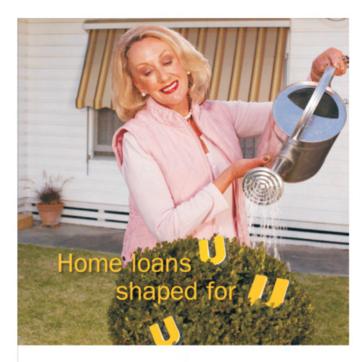
My branch team of Sonia, Dot, Melanie and Emma offer an excellent customer experience to both new and existing customers of our branch. Staff has attended a number of external and internal training workshops since joining the **Community Bank**® branch in April, to ensure that their knowledge and banking accreditations are all up to date.

I would like to convey my thanks to my team who are providing our customers with a superior level of customer service. I would also like to thank the Board for entrusting me with the task of opening and building our branch and bringing to Aspendale Gardens, Edithvale and district the **Community Bank**® concept and values.

We would not have been able to achieve our results to date without the support of our customers. You can further your support by becoming an advocate for the branch and encouraging family, friends and neighbours to be supporters of your **Community Bank**® branch.

Best regards,

Russell Mactaggart, Branch Manager



Whether you're after a home loan with a variable or fixed interest rate, a line of credit or an investment loan, you'll find a home loan shaped to suit you at your local branch.

Aspendale Gardens-Edithvale Community Bank® Branch Shop 12, 11 Narelle Drive, Aspendale Gardens Shopping Centre Aspendale Gardens Vic 3195 Tel: (03) 9588 0610

It starts with U.

