

Chair report.

Welcome to our Christmas newsletter. Augusta & Districts Community Financial Services Limited continues to work hard to grow and expand in order to return profits to the community. Your Board has been looking further afield for new business and has identified opportunities in Margaret River. In order to get the business we need to provide the service that everyone in Augusta is used to. Consequently we are going through a process of investigating the opening of a Customer Service Centre in Margaret River. This is a new and exciting concept of the **Community Bank®** company cohabitating with another business. It is being trialled over East and is very successful. We think it will be accepted in Margaret River.

Expanding our business will only strengthen our bottom line and ensure our viability for the future. You may see some slight changes to our Augusta operations as we go through this process, however we think that longer term our Augusta operations will only grow as a result of our expansion.

Our operations continue to improve with Nigel and our staff achieving excellent results and us completing the financial year well ahead of budget. The staff are integral to our success and we will give them our full support as we go forward.

Your Board does not currently have any representation from Augusta and it is very important that we have an Augusta voice. If you or someone you know wants to be involved in running your company and has something that you can bring to the Board, then please advise the staff and we will contact you.

Finally we look forward to the future and your Board wishes all our shareholders a safe and healthy new year. Your continued support will enable your bank to do bigger and better things for our community.

Regards,

Neil Martin
Board Chairman

Merry Christmas.

From all of us at Augusta & Districts **Community Bank®** Branch, best wishes for the holiday season and thank you for your loyalty and support.

Drop into your nearest branch at 54 Blackwood Avenue, Augusta or phone 9758 0850.

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Augusta & Districts **Community Bank®** Branch

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Branch Manager's report.

Hi all,

It's exciting times at Augusta & Districts **Community Bank®** Branch. We continue to enjoy solid growth across all areas of the business, with our lending growth well above industry standards.

This success is being achieved by hard work by both staff and Board members, and we are moving towards sustainable profitability, which is great news for the whole community as we are committed to supporting the local communities that support us.

Adding to the feeling of excitement is the Board's intention to open a Customer Service Centre in Margaret River during 2017. This will provide an improvement to the service levels that we can provide to our existing customers who live in Margaret River, Cowaramup and surrounding districts. It will also attract new to branch customers who may be interested in a return to old-fashioned customer service values as well as competitive banking and finance products.

Over the past 12-18 months, Bendigo Bank has reviewed its products and services and made substantial improvements across the board. I truly believe that we can now offer competitive banking products that can satisfy any customer needs. There are also more improvements on the way, so if you haven't considered Bendigo Bank in a number of years, give us a call today, I think that you will be pleasantly surprised.

At Augusta & Districts **Community Bank®** Branch, we are more than the close-knit band of staff that you see at the local branch. We can provide access to specialists throughout the Bendigo Bank network, whether they be Business Bankers, Agribusiness Managers, Financial Planners or experts in Foreign Exchange or Margin Lending.

Please have a very Merry Christmas and stay safe, as we want to see you all return safely to enjoy a fantastic 2017.

Nigel Jenkins
Community Bank® Branch Manager



Staff profile - Tash Hill.

Role: Customer Relationship Officer.

Hobbies: Photography, travel and surfing.

This year's holiday destination: Sydney.

How long have you been in Augusta: I've lived in Margaret River for 20 years.

Favourite AFL team: The mighty 'Fremantle Dockers'.

Favourite quote: To remember, to inspire, to never forget.

Favourite movie: Serendipity.

Favourite colour: Red.

Ultimate holiday destination: There's not just one but I would love to see all of the Ancient Wonders of the World!

Interesting fact about me: I'm a qualified group fitness instructor and have a background in travel.





A timely reminder.

Is the home insurance you have the cover you need?

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Receipts of sponsorships, grants, donations.

- Augusta Yacht Club
- Football Margaret River
- Augusta & Districts Bowling Club
- Augusta Men's Shed
- Augusta Golf Club
- Augusta Volunteer Sea Rescue Group
- Margaret River Hawks Football & Netball Club



We've all had regrets. Don't let your home loan be one of them.

Our home loan customers are the most satisfied customers of any Australian bank.*

Because when you choose a Bendigo Home Loan you get a great rate and great service – every day.

So choose a Bendigo Home Loan, and have no regrets.

**Drop into your nearest branch at 54 Blackwood Avenue, Augusta
or phone 9758 0850 to find out more.**



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*Rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, July 2016. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S55518-5 (327017_v1) (13/12/2016)



Augusta & Districts Community Financial Services Ltd 54 Blackwood Ave, Augusta WA 6290 **ABN 64 110 946 168**
Directors: Neil Martin (Chair), Graham Caldwell, David Carboni, Matthew Godfrey, Ian Newton, Susan Jackman (Non Director), Andrew Pretsel (Non Director), Donna Adams (Non Director).

Augusta & Districts Community Bank® Branch

54 Blackwood Avenue, Augusta WA 6290 Phone: 9758 0850

Opening hours: Monday to Thursday 9.30am – 12.30pm, 1.30pm – 4.00pm and Fridays 9.30am – 12.30pm, 1.30pm – 5.00pm

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