



Lew Rimington, Branch Manager.

Bendigo Bank has done it again! Roy Morgan Research has released the latest research findings showing Bendigo Bank customers are the most satisfied of all customers of the top 10 largest banks

Number 1 for consumer satisfaction.

(based on number of customers). Not only that, we have maintained this position since February, 2017.

Customer endorsement also continues to be proven with the Mozo People's Choice Awards. In these awards, the public voted Bendigo Bank:

#1 Customer Satisfaction for Everyday Banking

#1 Most Recommended

#1 Outstanding Customer Satisfaction

These ratings are a result of consistent hard work by Bendigo Bank employees, by going that extra mile and providing great service to our customers.

With the media and public spotlight regularly on all financial institutions at

the moment, this research is a valuable reflection of how customers are feeling about our Bank.

It is also a reminder of how important it is to put our customers at the centre of all we do. We are committed to maintaining the focus on our values and promoting our culture of always trying to do the right thing by our customers.

Once again, it is pleasing to see that the Bendigo and Adelaide Bank has continued to be at the forefront of consumer banking satisfaction ratings.

All of us at the Beaumaris **Community Bank®** continue to tell our unique story. We take pride in what we do and set ourselves apart in demonstrating every day how banking can, and should, be done.

Bayside U3A annual fundraising morning tea.

Bayside U3A held their annual fundraising morning tea on Thursday 19th July which was very much enjoyed by all who attended.

The U3A charity partner this year is the Robert Connor Dawes (RCD) Foundation. Inspired by a big heart, the Foundation was created in June 2013 in the memory of 18-year-old Connor, a member of a Bayside family. Liz Dawes gave a very moving talk about her son and the battle he lost to brain cancer, and the Foundation which supports brain matters in the areas of research, care and development.

Over \$1,000 was raised in support of the RCD Foundation. A special thanks goes to all those who assisted to make this a successful fundraiser.

https://baysideu3a.org



Beaumaris Community Financial Services Limited | 32 East Concourse, Beaumaris Vic 3193 | **ABN** 25 100 506 643 **Directors:** Christopher Shaw (Chairman), Peter Demura, Janina Puttick, Irena Peoples, Darren Trew, Anjana Bhatt, Craig Tucker.



Grants information night.

Twenty-five community organisations from Beaumaris and Black Rock attended our Grants Information Night held in July at the Beaumaris Sports Club.

It was a great opportunity for the 55 attendees to network and hear how the Beaumaris **Community Bank®** would be conducting its 2018 Grants Program via an online application process.

Chris Connolly from Terry Dillon Solutions (TDS) presented the door prizes. The first prize of a TDS Directions Pack worth \$499 was won by the Beaumaris Conservation Society. TDS consults with volunteer organisations to assess all key administrative areas of the organisation and develop a strategy to improve their overall performance.

A second TDS Directions Pack was awarded to the Beaumaris Yacht Club as winners of our take-home competition.



Chairman, Chris Shaw, presenting at the Grants Information Night

7th Annual Concourse

Car & Bike Show,

It's bigger and better than ever – the **Concourse Car and Bike Show** will be held in the Concourse on **Sunday, 16 September** from 10.00am - 1.30pm.

Proudly sponsored by **Bruce Edmunds and Associates**, this year's show will display 200 vehicles with live entertainment that promises to make it a great family event.



All proceeds will go to the Rotary Club of Beaumaris for their community projects.

Above: Trev McCann receiving the cheque from the Lions Club of Beaumaris for a new

Right: Trev and Jen McCann, Century 21

Local heroes.

Trev and Jen McCann are the proud

defibrillator machine.

Bayside Living

Neighbourhood Watch returning to Beaumaris.

Through community awareness, education and involvement Neighbourhood Watch aims to minimise preventable crime, the fear of crime, scams, computer scams and antisocial behaviours such as graffiti.

A newly formed committee of residents is re-establishing Neighbourhood Watch in Beaumaris with the support of Victoria Police and the very active Neighbourhood Watch Black Rock group.

In the next few months Beaumaris Neighbourhood Watch will share information and strategies related to preventing crime and scams through formal and informal gatherings, presentations, social events and whatever way gets the message out.

Everyone is welcome to attend the group's first community meeting, to be held at **7pm** on **Monday 19th November,** at the Banksia Room, Beaumaris Sports Club.

If you think this is good for Beaumaris, why not join as a volunteer? Call Geoff Bransbury on 0416 294 452 or email gbransbury@gmail.com.



Snoopy! The Musical

Beaumaris Theatre is bringing to the life the well-loved characters of Charlie Brown, Lucy, Linus, Sally, Peppermint Patty, Woodstock and of course, Snoopy himself. Come and enjoy the fun and laughter of classic Peanuts moments, all presented to the beat of a six-piece band.

Beaumaris Theatre
9 – 24 November
www.beaumaristheatre.com.au

Now they can add helping to make available to the local community a defibrillator machine to their list of achievements.

owners of Century 21 Bayside Living, a real estate agency

located in the Beaumaris Concourse. Trev and Jen have operated in the Bayside area since 1994 and have always

been passionate supporters of local community groups.

Their fundraising activities have included support for such

organisations as Food Bank and the Starlight Foundation.

"Defibrillator machines are such simple to use life saving devices it just seemed common sense that a machine be available to our Concourse community" said the couple.

The Concourse Traders and local shoppers embraced the idea and with the very generous support of Rotary and the Lions Club, we now have a defibrillator housed at **Beaumaris News and Lotto**.

Trev and Jen are now calling for donations to place a second machine at La Cucina in the North Concourse. This will mean that the community will then have access to a defibrillator from early morning until late at night.

https://beaumaris.century21.com.au

Bayside Community Nursery turns 40.

Originally established by a passionate group of volunteers, the nursery has nurtured indigenous plants of Bayside since 1978 and is believed to be one of the first of its kind in the world.

Each year the nursery grows and supplies around 100,000 plants, grasses and trees that are native to the local area. These are for our parks, inland and coastal bushland reserves and help promote local biodiversity.

The nursery is an economical alternative to buying new plants, and provides a valuable source of local plant life.

Public hours: April to October, Thursdays and Saturdays, 10.00am – 12noon 315 – 317 Reserve Road, Cheltenham www.bayside.vic.gov.au/community-nursery



Bayside Community Nursery



Get ready for summer!

Come along to Black Rock Life Saving Club's Open Day. It's a great opportunity to learn about what's on offer for training and competition, award courses and patrol opportunities for juniors, cadets and adults.

Saturday 20 October, 1.30-3.30pm www.brlsc.org.au

Lew's Tips.



Let's talk today.

Credit cards are a convenient way to pay for the things you want, but this convenience can come at a cost. Avoid costly fees and interest by following these tips.

1. Keep track of your spending.

It can be very easy to rack up more debt on your card than you can afford to repay, so it's important to stay in control. The best way to do this is to keep track of your spending and make sure you regularly check your credit card statement.

2. Pay your credit card on time.

When you get your credit card statement, check the date the payment is due, and make sure you pay on time. This will help you avoid extra interest charges or hefty late payment fees.

3. Maximise your credit card repayments.

If you only make the minimum repayments on your card each month, you'll pay a lot of interest and it could take years to pay off your credit card debt.

4. Set a sensible credit limit.

Your credit limit should be an amount you know you can repay, and one that won't tempt you to spend more than you can afford.

5. Don't use credit to make ends meet.

If an unexpected emergency happens, or if you're just running low on cash before payday, using credit or taking a cash advance is not going to work for you in the long run. It might get you through the immediate crisis but, over time, you'll end up in even more debt.

6. Use store cards wisely.

It can be tempting to get a store card if you shop regularly at a particular retailer. Purchases paid for using these cards might earn reward points or give you access to discounts or other exclusive offers. But think twice before you sign up for store cards, as there are often fees attached (like annual and service fees), and the interest rate might be higher than other cards.

7. Check the terms and conditions carefully.

Make sure any potential savings you might earn won't be eaten away by fees and charges.

8. Check your credit card statement.

The best way to do this is to keep all of your credit card receipts each month, then tick them off against the charges on your statement to check you have been charged the correct amount, and that you have not been charged for things you did not purchase.

Low Rate Mastercard®

Low rates, low fees.

Your Low Rate Mastercard has all the security and convenience you'd expect. And we charge interest differently to other banks meaning you could pay around half as much interest with your Bendigo Bank Mastercard – even if the interest rate is the same.

The key is when and how interest is charged.

Drop into your nearest branch at 32 East Concourse, phone 9589 5366 or visit bendigobank.com.au/fairinterest to learn more.





Beaumaris **Community Bank®** Branch

Switch today and have no regrets.



Voted first for service, trust, friendliness and most recommended bank.

Drop into your nearest branch at 32 East Concourse, Beaumaris or phone **9589 5366** to find out more.

Beaumaris Community Bank® Branch



Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (A279358) (08/17)



Up to 80% of our profits go to the community through sponsorship, grants and initiatives.



Our newest team members.

Rochelle Putt

I have been working at **Community Bank®** branches for six years, firstly at Aspendale Gardens, then at Ferntree Gully, and at Beaumaris since June.

I love going to the footy and I'm an avid Saints supporter (only because of my husband), but quietly I still have a soft spot for the 'Pies. I love going to interstate games, especially when they're at the Gold Coast or in Sydney.

I have been married for almost three years, and my husband and I love to travel. We go to the Gold Coast twice a year, and our ultimate goal is to buy an ocean-view apartment in Broadbeach and retire there to live the life!

Thomas Caldwell

My career in banking began immediately after I completed high school. I moved to

Parkdale and began as a bank teller in Southland. Before long, I transitioned into a customer service specialist role, and it was then that I discovered my passion for helping customers.

It is now over a decade later, and with experience in branches all over Melbourne, I have had the benefit and opportunity of working with different communities and cultures. This has instilled a strong sense of community within me and joining the Bendigo Bank allows me to combine my passions into my work life and daily life.



Local events calendar.

16 September	Concourse Car and Bike Show Concourse, Beaumaris
8 October	U3A University of the Third Age Term 4 begins https://baysideu3a.org
20 October 1.30pm – 3.30pm	Black Rock Lifesaving Club Open Day
31 October	Concourse Traders Halloween Festival Concourse, Beaumaris
9 – 24 November	Snoopy! The Musical Beaumaris Theatre
19 November 7pm	Neighbourhood Watch Beaumaris Community meeting
30 November	Concourse Traders Christmas Carnival Concourse, Beaumaris
2nd Saturday of every month 8am - 1pm	Beaumaris Rotary Farmers Market Beaumaris North Primary School
1st Sunday of the month February – December, 1pm – 4pm	Black Rock House Community Market and Guided Tours 34 Ebden Ave, Black Rock
24 December,	Beaumaris Christmas Carols

Beaumaris Community Bank® Branch

32 East Concourse, Beaumaris Vic 3193 | Phone: 9589 5366

Opening hours: Monday to Friday 9.30am – 5.00pm

www.bendigobank.com.au/beaumaris facebook.com/beaumariscommunitybankbranch twitter.com/BendigoBank

From left: Sharan Talbot, Thomas Caldwell, Lew Rimington, Rebecca Pettigrew, Rochelle Putt and Robert Pastorello.

7.30pm - 9.15pm



Beaumaris Community Centre



bendigobank.com.au/beaumaris

