



Branch Manager's report.

Welcome to our newsletter for 2016, it's hard to believe that it was over 15 years ago when Dick Smith officially opened the Boorowa **Community Bank**[®] Branch.

The branch has been an outstanding success to date reading some amazing results:

- Current business levels (loans/deposits) is \$121.5 million
- Over 4,000 accounts
- In excess of \$1 million back to the community via grants sponsorships and donation
- Shareholder returns currently 15% fully franked.

My thanks goes to the Board and staff and special thanks to Sue Corcoran, 15 years as Chair and contributed immensely to the success of the **Community Bank**[®] branch.

Greg Pryor
Branch Manager

Railway display.

Tim Fisher opened the Boorowa Railway display in April 2016. This project was given a Challenge Grant of \$9,000 from our Community Grants and the Historical Society needed to raise the other \$9,000.

They were successful and were able to erect a four-sided display stand to exhibit the history of the railway in Boorowa.



It highlights how the steam train engines operated, photos of trains and stories from past employees. The Boorowa station was decommissioned in the late 1970's. The display is in a great position next to the Courthouse Arts and Crafts/Tourism Office. Travellers can stop, have a break from their journey and learn a little about our railway history.

2016 Grants.

The 2016 Grants Program has closed for this year and all applicants will be notified next month of the status of their application.

The Annual Grants Program has been running very successfully for the past eight years and has returned nearly \$700,000 back into the Boorowa and District communities.

From the Chair.

Milestones.

Boorowa **Community Bank**[®] Branch celebrated its 15th birthday on 12 May 2016. Congratulations to shareholders, Board members, staff and customers for 15 successful years. Three staff members celebrated 15 years' employment with our company. Greg Pryor, Cath Carmody and Jenny Dwyer have been with us from the beginning and have played a valuable role in the success of our bank.

Community contributions.

Recently we have been involved with a number of community projects:

Boorowa Early Education Centre – \$120,000 was given by Boorowa **Community Bank**[®] Branch to enable the Pre-School to access a \$500,000 Federal Grant to upgrade the existing facility to a Long Day Care Centre (pictured below right).

Boorowa Council – \$100,000 was pledged by the bank to enable the Council to successfully attain a \$1.1 million State Grant to upgrade our Showground Precinct.

Boorowa Men's Den – \$40,000 has been pledged to enable the building of a new facility on Council land adjacent to the skate park.

Boorowa Hospital – \$13,000 has been given to the Hospital Auxiliary towards a new digital printer for the x-ray machine at the Boorowa Hospital (pictured below).

Low Volume Market.

A reminder to shareholders that we established a Low Volume Market in 2011 to assist shareholders with trading company shares. Shareholders can register their interest to 'buy' or 'sell' Boorowa Community Financial Services Ltd shares on our Trading Shares web page at www.bendigobank.com.au/boorowa. There are currently two listings on the web page.



Back row L to R - Tom Corcoran, Phil Gorham, Sue Corcoran, Belinda Reid. Front: Christine Coble, Michelle Fahey. Inset: Tim McGrath.



New Board members.

We recently welcomed Tom Corcoran and Phillip Gorham to our Board.

Shareholder contributions.

A 15 cent dividend was paid to shareholders in May.

Franchise agreement changes.

Bendigo Bank is currently developing a new Revenue Share Model. The aim is to create a long term sustainable and adaptable model through the introduction of a Funds Transfer Pricing based margin share model for core banking products. In the short term, this may result in a slight downturn in our profitability. Bendigo Bank, however, will continue to support us during this change to minimise the financial impact on our company.

Sue Corcoran Chair



L to R - Elizabeth Mason (Hospital Auxiliary), Chris Coble Board Director, and Judy McGuinness (Hospital Auxiliary).



Piggy, Sarah Rose (BEE Centre Manager) and Angus Taylor MP cutting the cut. Inset: Piggy at the trough.



Shearing shed facility.

The Boorowa Wool Harvesting Association requested funding to enable them to upgrade the Shearing shed at the Show Ground. This was to allow the training and education of young people in the district wanting to improve their skills to succeed in the Wool Industry. As the nearest training facility was located at Dubbo, having a working shearing shed to train these young people will alleviate the long distance they travelled and their accommodation costs. This has a dual outcome, as it also improves the facilities available for the Show Shearing Competition.



Bendigo GoPos® Lite.

We are excited to introduce an innovative mobile payment solution, Bendigo GoPos® Lite.

We already have some customers using this great new product and love how easy it is to use, making it practical to collect EFTPOS payments from customers on the go! Great for local sporting clubs to collect annual memberships payments, merchandise sales and ticketed events. Bendigo GoPos® Lite is a pocket sized, lightweight EFTPOS device that links to a smartphone or tablet. Merchants simply download a free app onto their smartphone or tablet then pair to the GoPos® Lite device using bluetooth, giving their business an on-the-go method to process Chip and PIN transactions from their customers. Bendigo GoPos® Lite will be a great tool for tradespeople or other businesses on the go, as they'll be able to receive payments on the spot while offering a greater level of convenience to their customers. To find out more about this great new mobile EFTPOS facility contact our branch 6385 3277.



Boorowa **Community Bank®** Branch

Bendigo Home Loans.

A fresh start is the start of something bigger.

While you're having your cuppa, ask yourself; "Can I do better with my home loan?"

Bendigo Bank customers are paying off their home loans at a record rate[^].

So, consider a home loan from Australia's most reputable bank.

Drop into your nearest branch at 32 Marsden Street, Boorowa or phone 6385 3277 to find out more.

 **Bendigo Bank**
Bigger than a bank.

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Terms, conditions, fees, charges and lending criteria apply. Full details available on application. [^]Based on excess repayment figures since 2012. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S526509 (311740_v1) (20/07/2016)



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Your super is your future – the freedom you deserve when you retire.

Bendigo SmartStart Super® is our award-winning, low cost, easy to understand super product that offers simple and convenient investment options.

Drop into your nearest branch at 32 Marsden Street, Boorowa or phone 6385 3277 or apply online at bendigobank.com.au/super

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Boorowa **Community Bank®** Branch

For details of Bendigo SmartStart Super's Outstanding Value ratings, visit canstar.com.au. Bendigo SmartStart Super ABN 57 526 653 420 is issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst) a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (the Bank). Both of these companies receive remuneration on the issue of the product or service they provide. Investments in this product are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. This document is issued by Sandhurst and contains general advice only, which is provided by Sandhurst. You should consider your situation and read the Product Disclosure Statement available at bendigobank.com.au/super before making an investment decision. S539833 (311737_v1) (20/07/2016)

Scams? Yes or no?

Phone scams are on the increase, be aware.

Warning signs:

- You receive an email or a phone call from somebody saying they are from your bank, asking you about recent activity on your credit card or account
- You are asked to confirm your credit card and bank account details by return email, visiting a website or over the phone
- The caller or the email claims that there has been fraudulent activity found on your bank account, or that your card has been cancelled
- You may be advised to contact a fake fraud investigations body, and discouraged from contacting your bank or credit union.

Protect yourself from phoney fraud alerts:

- Never send money, or give credit card or online account details to anyone you do not know and trust
- Do not give out your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source
- Do not open suspicious or unsolicited emails (spam), delete them
- Do not click on any links in a spam email, or open any files attached to them
- Never call a telephone number that you see in a spam email
- Never reply to a spam email (even to unsubscribe).

Embracing social media.

Boorowa **Community Bank**[®] Branch has a branch Facebook page which provides a great way to promote our brand and connect with the community about the benefits of the concept in an easy and engaging way. We regularly post **Community Bank**[®] branch news and updates, and most importantly, highlighting how the support we give to a diverse number of community partners is making a valuable difference in our community. So please check out our Facebook page and 'like' us at facebook.com/BoorowaCommunityBankBranch

Boorowa **Community Bank**[®] Branch

Fifteen years

in the community

Boorowa **Community Bank**[®] Branch is now Fifteen years old and so far we've contributed more than \$1.5 Million back to the community.

The Board and Staff would like to thank our customers and shareholders for their support and business.

Drop into your nearest branch at 32 Marsden Street, Boorowa or phone 6385 3277 to find out more.

Supporting our local communities.

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL 237879, BDM12 (304624_v3) (18/07/2016)



www.bendigobank.com.au

Boorowa **Community Bank**[®] Branch

32 Marsden Street, Boorowa NSW 2586 Phone: 6385 3277

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

Website: www.bendigobank.com.au/boorowa facebook.com/BoorowaCommunityBankBranch twitter.com/bendigobank



www.bendigobank.com.au

