



Manager's report.

Welcome all to the first edition for 2015 of our biannual newsletter. I would like to take this opportunity to acknowledge all of those shareholders, customers and community members that have introduced themselves to me over the past six months and made me feel welcome within your town.

I have settled in to my role nicely as Branch Manager and would like to thank all of those new and existing customers for their patience during my time at the branch whilst I have been learning, as you can imagine, an abundance of new policies, procedures and guidelines of Bendigo Bank.

Please feel free to pop into the branch at any time if you have any enquiries on the vast range of products and services that we offer here at your local branch including; personal accounts, personal loans, home loans, business accounts, not-for-profit accounts, credit cards, agri-business accounts, equipment finance and insurance just to mention a few.*

I look forward to seeing you soon.

Kim Marston
Branch Manager



Kim Marston Bruce Rock **Community Bank**® Branch Manager.

*Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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Another \$2,000 back into your community.

In January, Bruce Rock **Community Bank**® Branch opened Round 1 of the 2015 Community Investment Fund Program and accepted applications up until the 28 February. A huge congratulations must go to the following community groups for being successful applicants;

- Bruce Rock Pony Club - \$500 towards expenses for some of their club organised events including the Focus Rally and Gymkhana.
- Babakin Primary School P & C - Successful in obtaining \$500 to go towards their 2015 Centenary Celebrations.
- Bruce Rock Playgroup - Successful in obtaining \$500 to help cover the cost of equipment items.
- Bruce Rock Golf Club - Successful in obtaining \$200 in funding and \$87 worth of merchandise in the form of three dozen Bendigo Bank Golf Balls to be utilised at their Mixed Open Day.
- Bruce Rock Tennis Club - Successful in obtaining \$300 to contribute to their End of Season Open Day.

See page 4 of this newsletter for information on Round 2 applications.



Bruce Rock Community Services Ltd PO Box 97, Bruce Rock WA 6418 **ABN 27 126 767 397**

Directors: Damion Verhoogt (Chairman), Rodney Thornton (Vice-Chairman), Nicole Sedgwick (Secretary), Catherine Dunn (Treasurer), Mark Brown, Paul Hutton, Camille Tippet, Liam McKenzie.

Personal Interpretation of a Bank.

An invitation was extended to the years 4 to 6 students of Bruce Rock District High School to express their personal interpretation of banking through Art. Seventeen students participated and some amazing unique works were produced. Bruce Rock **Community Bank**® Branch put on an afternoon tea to show our appreciation for their participation. A special mention must go to Grace Paxman whose artwork was chosen as the 'Best in Branch' by the Branch Manager Kim Marston.



Top: The years 4 to 6 students enjoying the afternoon tea put on by the branch.
Above: The years 4 to 6 students in front of their artworks.

Magic Minds.

In May a gathering of approximately 14 enthusiastic 0-5 year olds along with their parents and/or carers arrived at the branch to take part in the Magic Minds Programme run by the Bruce Rock District High School. The theme "Money" was appropriately chosen and the kids got to listen to two books, the first one "Charlotte's Piggy Bank" was read by staff member Susan Hodgkiss and the second one called "Sheep in a Shop" was read by staff member Michelle Smith. We passed around an example of each of our Australian coins and notes for the children to look at, let them colour in a picture of our Piggy which we hung on the wall and gave them all a lucky dip gift to take home.



Top: Hollie Booth with her Piggy stamp.
Middle: Susan Hodgkiss reading Charlotte's Piggy Bank.
Above: The kids colouring in their Piggy.

Bendigo EasySaver.

Big on interest. Big on features.

With a big 1.75% interest rate, free e-banking transactions, two free branch withdrawals per month and at call convenience, Bendigo EasySaver is the perfect account to help you reach your savings goals sooner.

Drop into your nearest branch at 46



Johnson Street, Bruce Rock or phone 9061 1662 and start your big savings now with as little as one dollar.



bendigobank.com.au

Rate subject to change. Terms, conditions, fees and charges apply. You should consider whether this product is appropriate for you. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S50305-11 (260646_v1) (17/07/2015)



Cookies for a cause.

On 26 May the community of Bruce Rock once again helped raise much needed funds for the Starlight Children's Foundation by participating in Community Cookie Challenge. Our target amount to raise was \$150 and we are happy to announce that we raised well over our target and made a grand total donation of just over \$212. So thank you to all of those children that entered the cookie competition; those children, parents and community members that judged the cookies and those that simply donated money for this great cause.

Congratulations to the winners of the cookie competition;

- Children 4 - 8 years un-iced - Takula Mafuleka
- Children 4 - 8 years iced - Zakary Broughton
- Children 9 - 13 years un-iced - Tilianna Foss
- Children 9 - 13 years iced - Adam Sedgwick.



Clockwise from top right: L-R – Nicole Sedgwick (**Community Bank**[®] company Director), Zak Broughton (Winner 4-8 years Iced), Adam Sedgwick (Winner 9-13 years Iced), Takula Mafuleka (Winner 4-8 years uniced), Kim Marston (Branch Manager), Tilianna Foss (Winner 9-13 years uniced); L-R – Emily Baker, Amelia Cole, Takula Mafuleka, Jonathan Cole, Ava Broughton. Comment – Some of the Cookie entrants waiting for their Cookies to be judged; Jonathan Cole; Ava Broughton's Cookies.

Move to a local bank with full banking products and great personal service.

Become a Bruce Rock **Community Bank**[®] Branch customer today. Owned by local people and backed by Bendigo Bank, you have access to great banking products like home loans, personal loans, credit cards, insurance, business banking, financial planning, equipment finance, foreign exchange and more.

And with Bendigo Bank having recently won Business Bank of the Year for the 4th consecutive time, as well as topping the customer satisfaction results (Roy Morgan), you'll be joining one of Australia's leading financial institutions.

Plus, as part of our passionate commitment to our local Community, at Bruce Rock **Community Bank**[®] Branch we've contributed more than \$43,000 directly back into local projects and initiatives.

So if you're not banking with us already, join us and be part of something bigger.

Bruce Rock **Community Bank**[®] Branch

46 Johnson Street, Bruce Rock Phone: 9061 1662

Tuesday – Thursday 10am to 4pm, Friday 10am to 5pm ATM available 24/7



Bruce Rock **Community Bank**[®] Branch



Chairman's update.

Welcome community members, customers and shareholders to our January to July 2015 edition of the Bruce Rock **Community Bank**[®] Branch newsletter. The staff and Directors have had an eventful six months at the branch and within the community as you can see by the variety of articles within this edition. We have also supported many a number of worthy clubs, groups and charities by way of funding or fundraising which has been great for not only our community but also for national organisations.

Since our doors opened in 2008 the branch has been able to give back to the community more than \$43,000 and we are extremely proud of our efforts.

We endeavour to continue and increase our community commitments and in this regard we look forward to your continued and increasing support in return.

"We are happy to support those that support us."

Damion Verhoogt
Chairman

School banking.

Bruce Rock **Community Bank**[®] Branch offers a school banking service to all children, parents and staff that operate a Bendigo Bank account.

School banking is run every Tuesday of each school term. All you need to do is drop your deposit into the box at the front office at the school on Tuesday morning and it will be collected by one of our staff members and returned to the school by the end of the day. So why not take advantage of this invaluable free service and educate your children to the benefits of saving.

Community Investment Fund.

Apply now!

Round 2 of the 2015 Community Investment Fund Program is now open for applications.

At Bruce Rock **Community Bank**[®] Branch we believe that we have a responsibility to foster opportunities in our local community, therefore our branch works hard to deliver help where it is needed most. Our grants program offers financial support to community organisations and groups for projects, events, exhibitions and/or performances which contributes to the region, helping it to remain a vibrant and stimulating place for people to live, work and visit. All funds distributed by Bruce Rock Community Services Ltd are a direct result of customers banking with the Bruce Rock **Community Bank**[®] Branch, so remember with every product or service we offer, money goes back into your local community. And what could be **Bigger** than that.

Please call into the branch to pick up your copy of the Community Investment Fund Application or email brucerockmailbox@bendigobank.com.au to request an electronic version.

Applications close midnight 31 August 2015.

Best of luck with your submission.

Bruce Rock Community Bank[®] Branch

46 Johnson Street, Bruce Rock WA 6418 Phone: 9061 1662

Opening hours: Tuesday to Thursday 10.00am – 4.00pm, Friday 10.00am – 5.00pm

Website: www.bendigobank.com.au/bruce-rock

www.facebook.com/brucerockcommunitybankbranch

twitter.com/bendigobank

Staff profile.

Susan Hodgkiss, Senior Customer Service Officer.

What has surprised you most about working for Bruce Rock Community Bank[®] Branch?



How much I like my job and every aspect of it. It has its ups and downs as well as any other job I have worked in but at the end of the day I leave happy and that's what matters.

What do you wish other people knew about Bruce Rock Community Bank[®] Branch?

Our community story. If you bank with your locally owned **Community Bank**[®] branch a portion of the profits goes back into your community. And people who live within the community have a say about which community projects or events receive support.

What do you do when you aren't working or volunteering?

I look after and try and keep entertained my two girls, my husband and my pets.

What community projects/clubs are you involved in?

Bruce Rock Agricultural Society – Treasurer, Cultivators Committee Incorporated – Secretary/Treasurer, Bruce Rock Day Care Centre – Vice President, Bruce Rock Fire and Emergency Services – Secretary/Treasurer, Bruce Rock Rural Youth – Secretary/Treasurer.

What might someone be surprised to know about you?

I have an identical twin sister.