

## Calliope & District **Community Bank**<sup>®</sup> Branch Newsletter December 2009

### Calliope Central Shopping Centre Rodeo promotional morning

In an effort to bolster community spirit for the Calliope Rodeo, the Calliope Central Shopping Centre held a promotional morning on 26 September. A live outside broadcast with Larry Cann from KIXX Country Radio, Emergency Services display, free sausage sizzle and jumping castle gave the morning a festive atmosphere.

Judging for the best dressed junior cowboy and cowgirls by Limestone Clothing had the littlies walking proud in their Akubras and chaps. Bendigo Bank Piggy made his appearance and delivered prizes for the most imaginative cow person colouring competition, which saw first prize winners walk away with a \$20 Piggy Children's Account.



▲ Piggy with Chairman Jenny Bubke.



▲ Piggy with Toni helping pass out the goodies.



◀ Natasha, John, Piggy and Claire.



▲ Piggy Colouring Competition.

### A message from the Branch Manager

We are now just over seven months old and our business has grown to \$28.25 million. This is just \$4 million short of our second year objective. This is good news for our shareholders as it means the sooner we reach profitability the sooner the shares will earn a dividend.

The good news doesn't stop there. The value of our portfolio is allowing the Company to put \$25,000 back into the community at this early stage of our life. This amount automatically increases by \$5,000 per \$5 million of net growth up to \$50 million. We are only \$1.75 million short of being able to increase this to \$30,000 which we hope to achieve by the end of 2009.

As well as growing our deposit and lending portfolios, we have been very busy opening 732 new accounts, issuing 514 insurance policies and helping clients with their financial planning. All in all, we have achieved beyond our wildest dreams since opening, but the journey has just started and we are not about to put our feet up and take it easy.

## A message from the Branch Manager (continued)

Claire, Michelle, Natasha and I welcome you all into our friendly branch and if you haven't made the change to us yet, please pop in, have a chat and hopefully we can offer you a financial and banking package that will meet all your needs. We can help you with transferring your accounts and redirecting your direct debits and credits from other institutions, quoting on household, motor vehicle, travel and health insurances and financial and superannuation planning. Until the next issue, take care and remember that successful customers, build successful communities which build successful banks.

**John Wessling**  
Branch Manager



▲ Celebrating winning Branch of the Month.

## Branch of the Month state winner

I am pleased to announce the Branch of the Month – State Winner for June is Calliope & District **Community Bank**<sup>®</sup> Branch.

During June, the Calliope team achieved outstanding results against 87 other Queensland branches. Calliope's success can be attributed to their outstanding customer service program resulting in new opportunities from 'word of mouth' referrals as well as the team's extensive product knowledge. Our success is an outcome of the connection and the trust and relevance created within our communities. This is just one case in point of the Calliope & District **Community Bank**<sup>®</sup> branch's relationship with its local community.

Congratulations to John, Claire, Michelle and Natasha.

Regards,

**Ashley Hood**  
State Manager - Queensland  
Bendigo Bank  
Bendigo and Adelaide Bank Ltd



# We have everything U need.

Calliope & District **Community Bank**<sup>®</sup> Branch

- Savings, Cheque and Passbook Accounts
- Home and Personal Loans
- Credit and Debit Cards
- Financial Planning
- Savings and Investment Accounts
- Domestic and Commercial Insurance
- Health Cover
- Business and Agribusiness Banking
- Equipment Finance

Call in and see Branch Manager, John Wessling and the team at Calliope Shopping Centre, 2041 Dawson Highway or phone 4975 7844.

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178  
AFSL 237879. (S26796) (11/09)



It starts with U. [www.bendigobank.com.au](http://www.bendigobank.com.au)

## BEing the Bendigo Moment

On Thursday 13 August, John Wessling Branch Manager of Calliope & District **Community Bank**<sup>®</sup> Branch travelled to Bendigo for the Inaugural 'BEing the Bendigo Moment' celebratory dinner. The National winners included representation from each State across Australia.

The day commenced with the group partaking in a tour of the Bendigo Centre. The dinner was held in the Bendigo Centre Boardroom and hosted by our State management team and members from the Executive, Dennis Bice and Jamie McPhee.

We would like to congratulate all of our National winners and acknowledge John for his efforts in achieving such a momentous accolade.

## Community Bank® National Conference goes west

More than 500 **Community Bank®** delegates and Directors headed west to attend the annual **Community Bank®** National Conference on 2 - 3 September. Mandurah in Western Australia was the location of the conference – the first to be held outside Victoria.

Customer and Community Executive Russell Jenkins said the Bank was proud to bring its national conference to Western Australia.

“This annual event set the tone for our **Community Bank®** movement for the year ahead – we discussed our successes, challenges and methods to further improve and enhance our business,” Mr Jenkins said.

## In the community

Since opening in March 2009, the Calliope & District **Community Bank®** Branch has given back a number of small grants and sponsorships. Some clubs on the receiving end of their partnership with the **Community Bank®** branch are Calliope Junior Golf Club, Calliope Junior Soccer Club, Calliope Junior Rugby League Club, Calliope Scouts Group and the Calliope Kindergarten Association.

Why not apply for the next funding round at:  
[www.bendigobank.com.au/calliope](http://www.bendigobank.com.au/calliope)

Not only does the **Community Bank®** branch share its profitability with its local community, but the branch staff do their bit as well. The branch staff co-ordinates volunteer hours with a number of local organisations including Boyne/Tannum Meals on Wheels who service a number of families in the Calliope district, the Calliope Primary School Tuck-shop and Countrywide Community Missions who service the local Op-shop.

Do you have an upcoming event and need some extra covered space? We have two marquees for local community and not-for-profit groups to lend. If you would like to use one for your upcoming event, contact the Calliope & District **Community Bank®** Branch on 4975 7844. Measurement for Marquee One is 3m by 3m and Marquee Two is 6m by 3m.

## Managing my money day-to-day

Life can be hectic, with little time to concentrate on where you're heading financially. Bendigo Bank has a number of tools, resources and people that will help you make saving for your goals a lot easier.

Developing and maintaining a budget is a household fundamental. Budgeting means that you and your household know exactly where you are financially at all times. Not only does it bring you peace of mind, it also allows you to plan and save for things you want to buy and do.

The basics of budgeting are simple: work out your average expenses over the course of the year for things like car registration and electricity costs. Divide these by your pay period and allocate money into savings accounts for these expenses.

Use savings accounts and personalise them – for example name them 'Holiday' or 'Insurances'. This gives you the option of tracking your savings at a glance. It's the modern version of the old 'jam jar' savings method – put money aside in its own account to help manage your money. We have a number of everyday transaction and high interest saving accounts which gives you the flexibility of banking in a way that suits your needs.

Budgeting doesn't have to be hard work; you do need to take some time to understand and manage them, but it will mean that you will be more confident with your money.

# Park your money and accelerate your savings

Get our great **long** and **short** term deposit rates today.

**6.40%** pa  
24 month term deposit

**5.30%** pa  
6 month term deposit



Whether you're looking to park your savings for a short or long term, you're sure to earn great interest with Bendigo Bank.

Best of all, we're sharing the interest with investors of all sizes - whether you've got \$5,000 or \$50,000.

So drop into Calliope Shopping Centre, 2041 Dawson Highway, Calliope or phone 4975 7844 and open a term deposit to 'accelerate your savings'.

Rates 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 237 879. (S26710) (11/09)

At the Bendigo it starts with U.

 **Bendigo Bank**

## Park your money and accelerate your savings

Whether you're looking to park your savings for a short or long term, you're sure to earn great interest with Bendigo Bank.

With highly competitive interest rates, now is a great time to take advantage of our special term deposit offer and accelerate your savings.

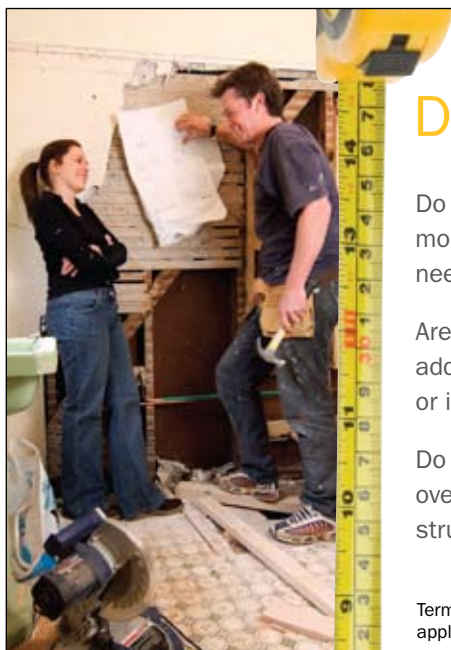
Better still, you don't need a large sum to get the best parking spot for your money. At the Bendigo, we're sharing the interest with investors of all sizes – whether you've got \$5,000 or \$50,000.

With such great rates, security and guaranteed returns, a Bendigo Term Deposit may be just what you need to accelerate your savings. To drive away with a great rate, call into the Calliope & District **Community Bank®** Branch.

## We have everything you need

Whatever you need in a bank, you'll find it at the Bendigo. We offer a wide range of banking and other financial products and services designed to give you exactly what you need. As your needs evolve, you'll find a Bendigo solution for each stage of your life. From your first account, to your first home loan, business banking and investments, right through to retirement planning, we'll be there every step of the way.

We continue to pioneer new products and services. With such a wide range of products and services, you might think that finding the right one for you could be daunting. Our friendly staff are always there to talk to you, at the local branch or on the phone 7 days a week. We'll take the time to listen and help you find the solutions that are right for you.



## Does your home loan *measure Up?*

Do U want a home loan with more of the features you need?

Are U interested in borrowing additional funds to renovate or invest?

Do U want to move to a lower overall interest rate and fee structure?

At Bendigo Bank we'll help you examine your current interest rate, monthly fees and any hidden costs.

Chances are your existing home loan could do with an overhaul. And the good news is Calliope & District may be able to deliver a better deal.

With a choice of variable and fixed-interest home loans at highly competitive rates, there's bound to be a Bendigo home loan that suits your needs.

So for a home loan that comes with a measure of confidence, drop into Calliope Shopping Centre, 2041 Dawson Highway, Calliope or phone 4975 7844.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Terms and conditions apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (S26709) (11/09)

Calliope & District **Community Bank®** Branch



BMPNL0080 (30/11/09)

Calliope & District **Community Bank®** Branch,  
Shop 3, 2041 Dawson Highway, Calliope QLD 4680  
Phone: 4975 7844

Website: [www.bendigobank.com.au/calliope](http://www.bendigobank.com.au/calliope)

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