

Calliope & District **Community Bank**[®] Branch Newsletter July 2009

Calliope & District **Community Bank**[®] Branch grand opening

The Calliope district will never be the same again. After years of determination and raising capital from a band of dedicated and hard working supporters, Calliope now has its very own Bank branch. The Calliope & District **Community Bank**[®] Branch officially celebrated its opening on the 21 March 2009. Even though it was State Election Day, Member for Gladstone Mrs Liz Cunningham MP officially launched the branch to a fanfare of applause and congratulations. Other **Community Bank**[®] Directors and staff members came from as far a field as Hervey Bay, Gin Gin, Agnes Waters and Emu Park to rejoice in the occasion. Lizzy's Country Bakehouse produced a stunning cake in Bendigo colours to mark the day. The Calliope Junior Rugby League Club cooked up a feast of sausages for the supportive crowd and with a jumping castle for the kids we were also delighted to announce the districts schools colouring competition winners. Conveniently located in the Calliope Shopping Centre the Calliope & District **Community Bank**[®] Branch now looks forward to playing its role in supporting its shareholders and members towards growth and prosperity for the district.



◀ State Member for Gladstone Mrs Liz Cunningham MP officially opens the branch.



▶ Director Jenney Houlahan slices the delicious cake



▲ Piggy does the rounds for the kids



▶ Chairman Jenny Bubke and Manager John Wessling toast to the success of the branch.

A Message from the Chairman



Welcome to Calliope's first ever bank branch. It has been four years since the dream started and now it is a reality. The Chairman and the Board of Directors would like to thank those dedicated members of the steering committee who volunteered their time and worked tirelessly towards achieving this great event.

The journey undertaken by this enthusiastic group has added another successful chapter to the 130 year history of Calliope and provided the community with a service that will allow the prosperity of the district to continue well into the future.

Statistics provided by Bendigo and Adelaide Bank Ltd tell us that retail growth in towns where the **Community Bank**[®] concept has been adopted have increased by 17 per cent within a short period of time. This means that for every \$1 million of income earned by Calliope and district residents, a further \$170,000 will remain in the community. This will allow for the likes of the branch, IGA and others to support the community with short and long term projects as well as event sponsorship. The branch is off to a good start due to the business held by the Gladstone branches on behalf of Calliope until it opened. In our first year, we look like giving back a minimum of \$20,000 to the community and as our business grows we will have even more to give.

Lastly the Board of Directors and I would like to thank all of our investors in providing the necessary capital that allowed the doors to open for trading on 23 March 2009.

Jennifer Bubke
Chairman

A Message from the Manager



I would like to introduce myself. My name is John Wessling and I have the honour of being the **Community Bank**[®] branch's inaugural Manager. I have been with the Bendigo in Gladstone for just over three years and was honoured when appointed for this role. The Board has also employed three Customer Service Officers to assist me in providing a full

range of banking services to the community. Claire, Michelle and Natasha will be the friendly faces you will see on the other side of the counter when you come in. They are very enthusiastic and keen to grow the business and I invite you to come in and meet them and have a chat about what we have to offer. Our range of products compares favourably to those of our competitors.

We are already off to a great start! Up until 31 May 2009, we had opened 230 new accounts, increased loan growth of \$2.7 million with a further \$3 million either to settle or be assessed. Deposits remain stable with little fluctuation at this time. The branch will also have the services of a Business Banking Manager, Agribusiness Manager and Financial Planner, all of whom will visit the branch on a regular basis.

Over the next few weeks, I will be out and about meeting with as many of you as I can. In the meantime, if any of my staff or I can help you with our vast array of products, please don't hesitate to give us a call, send us an email or visit us in the Calliope Shopping Centre.

John Wessling
Branch Manager

Board of Directors



▲ Back L-R: Stephen Hamilton (**Community Bank**[®] Development Manager), Craig Butler, Susan Holmes, Mark Larney, Kate Wakeling (Regional Manager).
Centre L-R: Robyn McBeth, Karen Marsh, John Williams, Jenney Houlahan, Amanda Gibbs, Monica Redway (Company Secretary).
Front L-R: Floss Henderson, Jenny Bubke (Chairman), Wendy Hall (Deputy Chairman).
Absent: Maxine Brushe.

The Staff



◀ Claire, Natasha and Michelle.

Specialist Advisors



Brian Auld – Agribusiness Manager

Agribusiness is a highly specialised industry and Brian Auld our Agribusiness Manager has the experience and dedication to suggest a solution to suit you.

Brian can combine a comprehensive range of products with the unique brand of friendly service you only get from the Bendigo. In fact Brian makes it his business to understand local conditions and the challenges and rewards of running an agribusiness.



Steve Myers – Business Banking Manager

For complex business customers requiring customised financial solutions Steve Myers, our Business Banking Manager will look after you.

Whether your banking cheques, dealing with suppliers, selling online, purchasing equipment, borrowing to grow your business, paying staff or investing for the future – Steve has all the information you need to start, run, grow or finance your business successfully.



Luke Caruana – Financial Planning

We all have financial goals, Luke Caruana, our financial Planner will assist you in achieving a secure financial future. There's no time like the present, the sooner you get started the better.

Luke can provide you with professional financial advice tailored to suit your needs. He can advise you on how to best structure your investments to suit your lifestyle and provide advice on investment options, managed funds, superannuation, life and income protection insurance.

U can buy your first home sooner

At Bendigo Bank we know that buying your first home, whether it's an apartment, unit, townhouse or family home, is a big step.

It's the start of a new chapter in your life – with no more rent to pay, the freedom to renovate, hang pictures or pull up the carpet.

That's why we've put together 'Your House', the handy step-by-step guide designed to help you through the process of buying your first home.

Inside you'll find handy hints, information on first home buyer's grants, understanding the home loan market and dealing with the buying process, along with tips on budgeting and organising your move.

Of course, we're also here to give you the low-down on the Bendigo Loan that's right for your perfect home.

John and the staff at Calliope & District **Community Bank**[®] Branch can help you choose a suitable home loan for you, with the flexibility and features to suit your needs – plus a host of other great benefits.

Why miss out?

It is not too late to jump on board!

Prospectus said \$25 million growth for first year – business growth to date in first 3 months = \$20 million.

Shares still available – Get on board before it is too late. Contact the branch for more information.



Make your dreams a reality

Whether you're looking for a home with three big bedrooms, a gourmet kitchen or just great potential, at the Bendigo we're here to help you own your own home sooner.

So call in and see us at Shop 3, Calliope Shopping Centre, 2041 Dawson Highway, Calliope or phone 4975 7844 – and U can own your own home sooner.

Terms, conditions, fees, charges and lending criteria apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (89265-v1) (17/06/2009)

Ask us for your free copy of 'Your House: The First Home Buyers Guide'.



U can own your own home sooner

Calliope & District **Community Bank**[®] Branch

At Calliope & District **Community Bank**[®] Branch it starts with U.

Successful communities just don't appear out of nowhere.

At Calliope & District **Community Bank**[®] Branch we know that to help a community become a success, we must first help the members of that community.

It's not rocket science, just a simple fact. And from this fact has arisen the business philosophy behind our branch. A philosophy where we give back to the

community that supports us. A philosophy designed to benefit you.

Calliope & District **Community Bank**[®] Branch has always been a bank with a difference. We want U to join us.

To find out more drop into the branch at Shop 3, Calliope Shopping Centre, 2041 Dawson Highway, Calliope or phone 4975 7844.



Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (89304-v2) (17/06/2009)

Calliope & District **Community Bank**[®] Branch



Donations and sponsorships

Part of our ethos is to give back to the community by way of donations and sponsorships. As the branch continues to grow, more and more funds become available for disbursement which will assist the community to pursue various projects, help other not-for-profits organisations to fulfil dreams and generally contribute to the prosperity of the district. The Company's prospectus states that it will take up to three years for the branch to become profitable however Bendigo provides funds to branches as soon as they reach minimum balance sheet footings of \$10 million. In this instance the amount distributed back is \$10,000 per annum. With each additional growth of \$5 million in footings, an additional \$5,000 is made available for distribution up to a ceiling of \$50,000 when footings reach \$50 million. Because of the fantastic support we have received prior to, and since, opening we have accumulated a footings of \$20 million giving us \$20,000 to give back over the next 12 months. The quicker we can grow this to \$50 million, the quicker we will be in a position to give back over \$4,000 per month back to the community.

To lodge a request for donations or sponsorship, please either call at the branch for an application form or follow the following link to our website www.bendigobank.com.au/calliope

The Board of Directors have made an amount of money available for sponsorship to be given to associations and clubs on our six

month anniversary (21 September) later this year. Applications for the sponsorships will close on Monday 31 August 2009. Completed applications can be emailed to us or brought into the branch. Our email address is: calliopemailbox@bendigobank.com.au

If your club/association would like us to attend one of your meetings to inform members of the benefits of banking with us, we would be happy to do so or alternatively you can call at the branch and speak with our highly trained staff to put a package together to meet your needs.

Are you fully covered?

With Queensland's recent spate of natural disasters (our land of flooding plains, seasonal tropical cyclones and suburb threatening whirlwinds) it's a timely reminder to check our home and contents insurance to ensure you are fully covered. Create some peace of mind and review your insurance needs?

Many people underestimate how much insurance cover they actually need. Or they simply renew their insurance policies each year without taking into consideration renovations or new purchases.

Just ask the staff for our useful step-by-step guide which will help you estimate just how much home and building contents insurance cover you really need. While your there, why not let the staff provide you with an obligation free quote from our extensive range of insurance options. You could be pleasantly surprised at how easy it is to protect your home and contents accurately.



Bendigo Bank
insurance

Insuring...

...what's special to U

With Home and Contents Insurance from Bendigo Bank, you can relax knowing your home, and all the special things in it, are safe and sound.

At Bendigo Bank we recognise that even the smallest events can be a big inconvenience. That's why we always put 'U' first with 14 months insurance for the price of 12, pay by the month at no extra cost and a host of other benefits.

So if you're looking for an insurance policy that's ideal for your special things, call into Shop 3, Calliope Shopping Centre, 2041 Dawson Highway, Calliope or phone 4975 7844

You should consider the Product Disclosure Statement available from any branch before making a decision. Bendigo Home & Contents Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238201. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (89267-v2) (17/06/2009)

At the Bendigo it starts with **U**

Calliope & District **Community Bank®** Branch

BMPNLO031 (02/07/09)

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

Website: www.bendigobank.com.au/calliope

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