

## Caloundra City Community Support Services Limited Newsletter March 2010

This newsletter is produced by Caloundra City Community Support Services Limited (CCCSS Ltd.) It is intended to be a light-hearted but useful communication tool, to keep our stakeholders informed of our progress and achievements. This newsletter does not provide in depth financial statements. We hope you like it and find it useful. Your feedback will be most welcome. Please email comments to the editor at Peter5535@bigpond.com

### Would you like an electronic newsletter?

Our newsletter is a handy resource for shareholders and customers who are interested in staying abreast of significant events, issues and news related to Caloundra City Community Support Services or Caloundra **Community Bank**<sup>®</sup> Branch.

Our newsletter is not exclusive. People who do not currently hold an account with Caloundra **Community Bank**<sup>®</sup> Branch are more than welcome to subscribe to our newsletter.

Posting our bi-monthly newsletter is a costly process. If you would prefer to be sent an electronic newsletter, please inform us of your email address.

Simply send an email with "subscribe" in the subject line to Stephen Hall at lancia@aapt.net.au

### From the Manager's desk

It's the start of a new year and there are plenty of interesting things happening at Caloundra **Community Bank**<sup>®</sup> Branch.

December and January are historically quiet months. Account openings have slowed over the holiday period but are showing signs of improvement. We expect the number of account openings to increase over the next few months.

With the recent stay in interest rates, there appears to be renewed interest in our home loan product. We are seeing a trend in investment property buyers, with a very small number of first home buyers.

Choice magazine has recently named Bendigo and Adelaide Bank Ltd as one of the fairest credit card providers in

Australia. Choice surveyed more than 20 financial institutions, considering interest rates, fees and how interest is applied to outstanding balances. It found Bendigo and Adelaide Bank Ltd had a suite of credit cards that did the right thing by its customers. This resulted in a number of fresh applications for cards in recent weeks.

In other news, our new ATM is now fully operational. Located at Stockland Shopping Centre, the new ATM will provide our customers with more convenient access to their cash.

The new ATM will generate additional income for Caloundra **Community Bank**<sup>®</sup> Branch and will ultimately add to the profits we plan to put back into our community.

**Rory Connolly**  
**Branch Manager**

### Note from the Chairman

Caloundra **Community Bank**<sup>®</sup> Branch is committed to maintaining a strong presence in the Caloundra community. We recently formed two new community partnerships with Caloundra Junior Cricket Club and Caloundra Junior Rugby Union Club.

Through continued community support, we aim not only to enrich the fabric of our local society but also build strong business connections – ultimately improving our bottom line.

I would like to encourage local community groups in need of funding to pick up a sponsorship criteria form from the branch and submit it to our marketing and sponsorship committee.

Later in the year, we hope to hold a community consultation meeting in order to bring together local community groups, concerned citizens and all levels of government to discuss Caloundra's needs and how we can achieve them.

Keep your eye on the local media and these newsletters for more information.

**Craig Pullen**  
**Chairman**



## Desperately seeking sponsorship?

At Caloundra City Community Support Services we are committed to supporting the Caloundra community through our **Community Bank®** branch.

Our constitution dictates that we return 80 percent of our profit back to the community through local sponsorship or projects. As we continue to grow and gain local exposure, our contribution back to the community will increase.

Under these guidelines we have been able to support several local organisations. We believe that sponsorship is about more than a cash hand out. We see sponsorship as a way to develop long term relationships with community organisations while also giving our branch the opportunity to gain further exposure. The publicity gained by this support assists our business to grow and as the business grows so too does our ability to return funds to the community.

### How do you apply for sponsorship?

1. Contact Caloundra **Community Bank®** Branch Manager, Rory Connolly
2. Receive a copy of the criteria your request will be measured against
3. Submit a brief written request, addressing the set criteria.

Caloundra **Community Bank®** Branch has been operating in Caloundra for two and a half years. We need the support of our shareholders to increase our business through the branch. We are close to achieving profitability - insurance, loans, deposits and financial planning transactions will all help to improve our business. Please contact our Branch Manager Rory Connolly on 5492 5267 to help grow the business. Only then can we give substantial support to our local community.

Caloundra **Community Bank®** Branch,  
99 Bulcock Street, Caloundra QLD 4550  
Phone: 5492 5267

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

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

## Customer praise

After growing tired of dealing with offshore call centres, I decided to look at refinancing my home loan.

I was pleasantly surprised to come across a bank branch, where the branch manager will visit you at home to discuss all your financial issues and requirements.



It was such a relief to deal with a real person. To my delight, I continued to receive the same excellent customer service in my local branch, Caloundra Community Bank® branch.

As a long term resident of Caloundra, I appreciate that Caloundra Community Bank® Branch directs much its profit into important community initiatives.

Providing the bank's products and services remain competitive, I believe Bendigo Bank and Caloundra Community Bank® branch deserve our support.

**Colin Chapman**

## CCCSS Ltd pads up for Junior Cricket

This season Caloundra City Community Support Service has provided much needed support for Caloundra Cricket Club's 11 junior teams.

As one of the club's major sponsors, we have supplied each junior

player with a cricket shirt and a full training outfit. In return we have been provided sponsorship space on the team's uniforms and training gear, and signage at the Caloundra Cricket Grounds and Clubhouse precinct.

Our partnership has ensured that junior cricket is more affordable for Caloundra families and there are more opportunities for involvement at the club.

Through this sponsorship we have created a greater awareness of our branch and our community contributions.

The board is keen to maintain the positive partnership with Caloundra Cricket Club throughout the cricket season.



**Chairman:** Craig Pullen.

**Directors:** Stephen Jon Hall (Secretary), Colin Rose (Treasurer), Stewart Robert Martin (Vice President), Rex Barnes, Emma Bowhay, Neil Behm, Margaret Ann Rattle, Peter Bernard Ryan.