



Lake to light up with Christmas boat spectacular.

It's not too many days to go until Currimundi Lake lights up again in celebration of the annual 'Lights on the Lake' event.

Now in its sixth year, 'Lights on the Lake', is one of the Sunshine Coast's most popular Christmas events with thousands of local families descending on the banks of Currimundi Lake to enjoy the Christmas concert and watch the spectacular boat parade.



Above left: Piggy proves popular with the little ones.
 Above right: Getting ready for the Lights on the Lake spectacular.
 Top: Currimundi Netball Association season opener.

Caloundra **Community Bank**[®] Branch is again a major sponsor and will partner with Dicky Beach Surf Life Saving Club to light up the nights' sky with a decorated inflatable rescue boat. It's one of numerous community activities undertaken by the branch throughout the year.

Caloundra **Community Bank**[®] Branch Manager, Pip Fawcett, said there will be a special guest aboard the boat.

"This is our third year sponsoring the event and each year it gets bigger and better. We love being involved and our special friend, Piggy, will no doubt provide plenty of entertainment for families on the night," Pip said.

'Lights on the Lake' is organised each year by volunteers of the Currimundi Catchment Care Group and the Lake Currimundi-Kawana Lions Club.

This special Christmas event will be held in Crummunda Park on Coongarra Esplanade Wurtulla on Sunday 4 December with Sunshine Coast Council joining Caloundra **Community Bank**[®] Branch as sponsors.

Kicking off at 4.00pm, the community event delivers four hours of live entertainment on the shores of Currimundi Lake, the perfect setting for viewing the procession of kayaks and canoes lit up for the evening's finale.

For further information or to register for the water procession, please go to the Currimundi Catchment Care Group website www.currimundicatchment.org.au.

Caloundra City Community Support Services Limited Shop 1, 99 Bulcock Street, Caloundra QLD 4550 **ABN** 76 122 651 969
Directors: Rex Barnes, Robert Campbell, Bruce Eldridge, Bill Eykman, John Hall, Stephen Ramsdale (Treasurer), Henk Reinking, Colin Rose (Chairman), Donna Savill, Bernadette Strong (Secretary), Amanda Zinn.

Bendigo tops latest Roy Morgan Survey results.

It is very pleasing to note Bendigo Bank has the highest home-loan customer satisfaction of the 10 largest consumer banks, according to the recent Roy Morgan Research (April – September 2016). The survey reveals 94.3% of our customers are satisfied, followed by ING Direct on 93.8%.

Norman Morris, Industry Communications Director, Roy Morgan Research says: “These two are well clear of their nearest competitor, Suncorp with 85.5%.”

To follow is a graph that illustrates the customer satisfaction levels of the 10 largest consumer banks.



Right: Chairman Colin Rose.

‘Very satisfied’ customers are more ‘likely to recommend’ their bank.

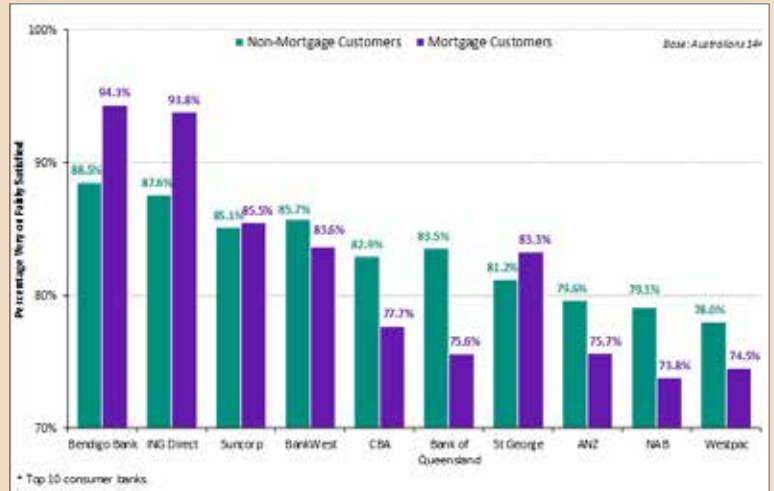
For most marketers, what is increasingly important is ‘advocacy’, the likelihood of bank customers to recommend their bank (‘high advocates’). The customers that rate their bank 9 or 10 on a 10-point scale and are ‘very satisfied’. This means they are more likely to strongly recommend their bank to others than those who say they are only ‘fairly satisfied.’

The chart below shows both ‘very satisfied’ and ‘fairly satisfied’ customers. Of the top ten major banks, Bendigo Bank and ING Direct have the highest proportion of ‘very satisfied’ customers (50.5% and 50.0% respectively). It goes without saying, Bendigo Bank and ING Direct also have much higher proportions of customers ‘highly likely’ to recommend them (‘high advocates’).

Caloundra **Community Bank**® Company Chairman, Colin Rose, said it was a very pleasing result.

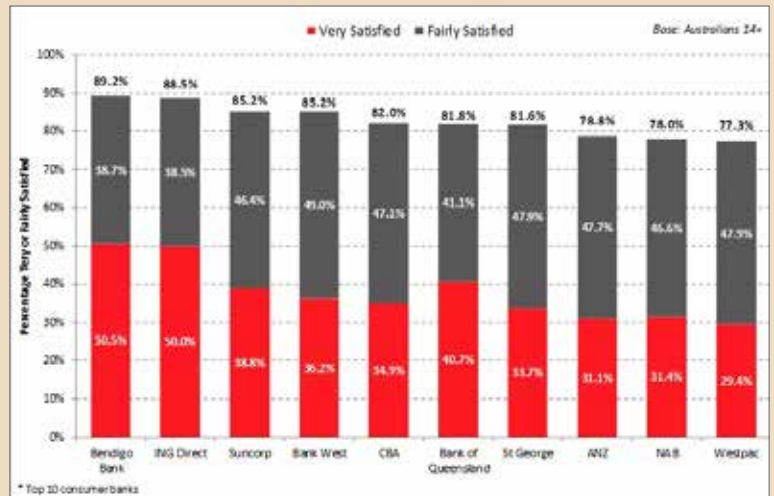
“This is a very pleasing result for our customers. Pip and our branch team work extremely hard to ensure we meet our clients’ needs. These survey results validate what we’ve always known, that Bendigo Bank has a unique product and service offering which clients hold in very high regard,” said Colin.

Satisfaction of Mortgage and Non-Mortgage Customers*



Source: Roy Morgan Research Single Source: April - September 2016, n = 26,076.

Consumer Banking Satisfaction - Top 10 Major Banks*



Source: Roy Morgan Research Single Source: April - September 2016, n = 26,076

Bendigo Insurance.
Protect what matters to you.

Let's face it, most people only really think about their insurance when something goes wrong. And when the unexpected does happen it's good to know Bendigo Insurance has you covered.

Talk to us about the range of insurance products and services that can help protect what matters to you – like your home, car and your valuables – whether big or small.

Drop in to see Pip and the team at 99 Bulcock Street, Caloundra or phone 5492 5267 for a no obligation quote or cover.



Bendigo Bank
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Caloundra **Community Bank**® Branch

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In the community.

Our Caloundra **Community Bank**[®] branch has continued to play an active role in the community sponsoring local organisations and volunteering our time at numerous Caloundra events.

We have a long list of the community groups we've supported over the last 12 months. The Caloundra Junior Rugby Union, Caloundra Cricket Club, Sunshine Coast Concert Band, Caloundra Chorale and Theatre Company, Dicky Beach Surf Life Saving Club, Caloundra City Soccer Club, Currimundi Netball Association, Moffat Beach Netball, Caloundra Triathlon Just Tri It Series, Charity Island Swim, Ma and Pa Bendall Memorial Surf Contest and the Currimundi Catchment Care Group have all benefited from the backing and support of the Caloundra **Community Bank**[®] Branch.

We appreciate the opportunity to play a meaningful role in the lives of so many people in our community through our various sponsorships and associations. It's truly a team effort.

We welcome all our readers to join in the **Community Bank**[®] branch spirit so we may continue to give back to our local clubs and community groups. Please feel free to pop into the branch or call us on 5492 5267 for any of your finance and banking needs.



Above: Peter Nipperess, Anastasia Wallace (15), Pip Fawcett, Sofia Gentile (11), Ron Carr, Back row Fynn McDonald (8), Josiah Baldwin (8) Bryn Cowley (15) come together for the Charity Island Swim.

Caloundra Family History Research seminar commemorates the Centenary of World War 1.

Our branch was also recently a sponsor of the Caloundra Family History Research seminar to commemorate the Centenary of World War I, the "War to end all wars."

It was a fantastic day for all who attended the seminar at Caloundra District Indoor Bowling Association Hall. The

program included four exceptional speakers – Lee Dominick, a member of the 5th Light Horse Regiment Maleny Troop The Horse and its Trooper in The Great War; Bill Kitson, retired founder and senior curator of Museum of Lands, Mapping and Surveying Queensland Surveyors and Mapping in the Great War; Helen Smith, a public health/infectious diseases specialist Health of the ANZACs: Gallipoli to the Western Front; and Toni White, consulting genealogist to the ADF Fromelles and the ADF Unrecovered War Casualties Unit.

Over 80 people attended the day as they ventured together into this fascinating world of history.



Left: The World War 1 seminar was well attended.

A fitting sponsor of the Caloundra Electorate Community Awards.

Our Caloundra **Community Bank**[®] Branch was recently the major sponsor of the Caloundra Electorate Community Awards with the Awards attracting a record number of applications.

Entering their fifth year in 2017, the Awards are an initiative of the State Member for Caloundra, Mark McArdle.

With the support of the Caloundra **Community Bank**[®] Branch, the reach and appeal of the Awards have grown with a significant number of applicants making a submission. The branch's financial support went towards covering the cost of venue hire, catering, trophy, certificates and marketing.

Awards were given across eight categories including 'Young Achiever of the Year', 'Young Sport Achiever of the Year', 'Sport Achiever of the Year', 'Community Group of the Year', 'Community Event of the Year'; 'Business Achiever of the Year' 'Environmental contributor of the Year' and 'Caloundra Hall of Fame Identity'. Two new categories this year were the 'Environmental Contributor of the Year' and the 'Caloundra Hall of Fame Identity'.

Of these categories, the Caloundra **Community Bank**[®] Branch presented two Award categories, the 'Community Group of the Year' and the 'Community Event of the Year'.



Above: Colin Rose, Pat Horgan (Caloundra RSL), Patron Mark McArdle and Patroness Judy McArdle.

Member for Caloundra Mark McArdle thanked the Caloundra **Community Bank**[®] Branch for their support.

"The Bendigo Caloundra **Community Bank**[®] Branch is an outstanding supporter of many community events in Caloundra and to have them back the Caloundra Community Awards is a testament to not only the awards but the phenomenal talent in our electorate," Mark said.

Caloundra City Soccer Club finishes the season on a high.

It was another great season for the Caloundra City Soccer Club which was again sponsored by the Caloundra **Community Bank**[®] Branch.

The club has continued to grow year on year and last season had over 600 players with 46 junior and five senior teams. Our branch support is never far from the minds of our players with the junior players wearing their Bendigo Bank branded shirts to and from all games and their training sessions. The two Senior Ladies teams also wear the training/travelling shirt to their games on Friday nights. The branch has provided ongoing financial support to the Club to offset some of the cost of the training shirts.

Presentation Day for the Club was again held at Aussie World which was a popular choice for Club families. Our Chairman Colin Rose and Stephen Knust from the branch were both there to present Awards and join in the celebrations. Piggy was also there as he doesn't like to miss out on any of the fun!



Right: Piggy joins in the fun at the Caloundra City Soccer Club end of season celebrations.

School Banking partnership opportunities.

Thank you to all our families who have come on board with our Caloundra **Community Bank**[®] Branch this year for student banking. We've had a huge year servicing all our new families and students from both Caloundra State School and Golden Beach State School. 'Pop-up Pip' has become quite a hit at school and the kids seem to be embracing their new found responsibilities as they watch their savings grow.

With Bendigo Bank offering student banking to state schools across Australia, we welcome further interest from schools across Caloundra and Kawana. Please contact Pip or any of our branch team any time on 5492 5267.

Right: Piggy pays a visit to our Sunshine Coast schools.



Wacky, weird and wonderful was 'Arsenic & Old Lace'.



'Arsenic and Old Lace' promised to be the Caloundra Chorale and Theatre Company's next big hit and it certainly delivered.

Branch Manager Pip Fawcett said Caloundra **Community Bank**[®] has been a passionate theatre company supporter for the last six years.

"We love the work of the Caloundra Chorale and Theatre Company. They do such a tremendous job with every production. Supporting our local theatre company with funds to ensure first-class entertainment is just another way we have been able to give back to the community," Pip said.

Caloundra Chorale and Theatre Company spokesperson Ian Terrey said ongoing Caloundra **Community Bank**[®] Branch funding was vital.

"We count on the support we receive from the Caloundra **Community Bank**[®] and other sponsors as the funds assist greatly in meeting the costs of each production," he said.

Audiences loved the spectacle that is 'Arsenic and Old Lace' which is a hilarious tale centred on the charming, sinister Brewster sisters and their equally and quirky nephews; Mortimer, Teddy and Jonathon. Set in 1941 Brooklyn N.Y. these two charitable old ladies nurtured a penchant for poisoning lonely old men with home-made elderberry wine.

This strong cast, led by Director and Actor, Grant Marks, included Colin and Helen Butcher, Julie Marks, Helen Duffy Jodie Collie, Eddie Ellis and Hamish Wood. The original play opened on Broadway in 1941 and ran until 1946.

Left: Caloundra Chorale & Theatre Company's Col and Hamish as they appeared in 'Arsenic & Old Lace'.

Caloundra **Community Bank**[®] Branch

Shares now available

Shares are now available in Caloundra City Community Support Services Limited, the company which operates our locally owned branch.

With over 255 shareholders today, visit www.bendigobank.com.au/caloundra and select 'Trading Shares (LMV)' if you're interested in learning more about buying shares in our company.

Contact Chairman Colin Rose on 0418 372 483 to register your interest.

This is general information only. It is not intended to be relied on as advice to potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. You should consider whether such an investment is appropriate for you and consult your professional advisor before making any investment decision. Valley Community Financial Services Limited ABN 86 092 399 730 (S56334) (11/16)

Celebrating our Japanese community.

Our branch was delighted to show our support the Japanese community by sponsoring the Japan Festival which was recently held in Caloundra.

The branch paid for the hire of the CCSA Nutley Street hall for the afternoon which was the venue for the very popular Festival. The Festival attracted hundreds of locals who were eager to celebrate and savour the Japanese culture. From cooking demonstrations to dancing, games and entertainment, there was plenty to keep everyone entertained.



Right: Genta Tsukimori, Sala Fletcher, Pip Fawcett and Colin Rose celebrate our Japanese community.

Pony rides a fun new favourite at Jessie's Party in the Park.

For the first time, pony rides were introduced to Jessie's Party in the Park and they proved a huge hit for families who lined up eager for their turn to have a ride. Our Caloundra **Community Bank**[®] Branch was a sponsor of the newly introduced pony rides and the Petting Zoo, a party favourite again this year.

It was another hugely successful day for Give Me Five for Kids with Jessie's Party held in honour of Nambour's little Jessie Schroder, who lost her battle with cancer eight years ago.

It was Jessie's dying wish to have a party in the park where both sick and healthy kids could play together. Jessie's mum Kellie, together with Mix FM, work each year to make Jessie's dream a reality and to this day the party is still going strong.

Caloundra **Community Bank**[®] Branch Manager Pip Fawcett said the staff enjoyed volunteering their time on the day in honour of Jessie.

"It's a very special day and that's why we again approached Mix FM with our hand up to be involved," said Pip.

Each year, the same generous benefactors, volunteers and kids come together to honour a little girl who made a mark on their lives. The day brings together people in the community to celebrate and appreciate the things in life we simply take for granted.



Above right: The petting zoo was again a popular attraction for families.

Right: Pony rides were a great new addition to the party.

Swinging and singing for Sailability.

Audiences were tapping their feet and dancing down the aisles when the Sunshine Coast Concert Band took to the stage for a concert celebrating the life and the achievements of Sailability Sunshine Coast.

The concert, held at Kawana Community Centre, was sponsored by Caloundra **Community Bank**® Branch in recognition of Sailability's work with the disabled.

Caloundra **Community Bank**® Company Chairman, Colin Rose, said the branch welcomed the opportunity to provide funding for the charity concert in ongoing support of the Concert Band.

"Knowing we are doing our bit to bring smiles to the faces of these special people brings our Board and branch staff great satisfaction," said Colin.

Sunshine Coast Concert Band President, David McCrudden, welcomed the **Community Bank**'s support.

"As our concerts are almost all fundraisers and all band members are entirely volunteers, we count on sponsorship dollars. We really appreciate the support and generosity of the Caloundra **Community Bank**® Branch," said David.

Alan Winter is a member of the Sunshine Coast Concert Band and a volunteer with Sailability.



"Many of our clients are profoundly disabled and are hoisted into the boats in a sling. Others are capable of limited control such as steering.

We have progressed four of our clients to the stage where they are able to sail solo, but of course under close supervision. These four alone have brought such joy and sense of accomplishment to the Sailability volunteers that it is hard to imagine a more worthwhile manner of volunteering any spare time," said Alan.

The 40-piece Concert Band along with singers Alan Winter, Tanya McFadyen and special guest Fiona Simpson MP, performed a mix of Classical, Jazz and good old R&R to raise funds and awareness for Sailability.

Left: Katie Ramsay enjoys her freedom on the water.

Home loan deals.

At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

Drop in to see Pip and the team at 99 Bulcock Street, Caloundra or phone 5492 5267 to find out more about securing a home loan you can count on.



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*Terms, conditions, fees, charges and lending criteria apply. Full details available from www.bendigobank.com.au/homeloans. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S53787-02 (323193_v1) (7/11/2016)



Sunshine Coast Theatre Alliance Festival reaches sell out audiences.

Sunshine Coast locals have again beaten a well-worn path to Nambour's Lind Lane to enjoy the annual Sunshine Coast Theatre Alliance Festival. Thanks to Bendigo Bank's ongoing sponsorship of the Festival, numerous performances reached sell out audiences, such as the Festival's popularity in its 35th year.

With entries from all over South East Queensland across a range of genres, there was a plethora of choice for theatre goers. The Festival forms part of the SEQ drama circuit celebrating all things theatre with the Youth Festival, which was held on the first weekend, reaching capacity audiences.

Bendigo Bank's Senior Manager for the Sunshine Coast and Wide Bay, Rob Chittick, said it was a collaborative effort from the branches in the region.

"We relish the opportunity to work every year with the Sunshine Coast Theatre Alliance because it gives our people the opportunity to think creatively about our partnership and about how we can support the growth of our Sunshine Coast cultural community," said Rob.

The Theatre Alliance includes ten theatre groups from Caloundra to Noosa, which stage regular live theatrical productions throughout the year.



Above: Lind Lane audiences gets into the community spirit during the Festival.

Festival committee spokesperson, Marina de Jager, said they were thankful for Bendigo Bank's support.

"The funding we receive from Bendigo Bank here on the Sunshine Coast enables us to put on first-class performances across a range of genres that appeal to people of all ages. Beyond that, they have been a great partner and one we value greatly," Marina said.

Merry Christmas.

From all of us at Caloundra **Community Bank**[®] Branch, best wishes for the holiday season and thank you for your loyalty and support.

For all your banking and finance needs over the festive season, please drop in to see Pip and the team at 99 Bulcock Street, Caloundra or phone 5492 5267.



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