

Carrum Downs Community Bank® Branch and Marriott Waters branch - Bigger than a Bank.

Over \$2.3 million in community contributions....

Backpacks 4 Vic Kids.

Our staff have been busy collecting essential items to help support Backpacks 4 Vic Kids. They are an Australian charity providing backpacks and nappy bags to



Victorian children entering foster care and emergency accommodation. More than \$1,000 has now been raised to support this worthy organisation. We took a hands-on approach to helping out and set up backpack displays in the branches. This received quite a bit of attention and customers began to ask questions. The conversations brought the community story to a whole new level. First and foremost we're a bank, but we're more interested in the good money can do.

Grants and Sponsorship evening.

It was great to meet new faces and catch up with old ones at the first Community Grants and Sponsorship night. Clubs and Groups from around the area met



together and Len, Senior Manager, spoke about the Community Bank® model and how the community is able to benefit when we work together.

LRA events.

Piggy enjoys an outing and he has a lovely night at the annual Lynbrook Residents Association (LRA) Lantern Festival (right and above). The LRA regularly hold events for the community including the Holi Festival, Lantern Festival, Halloween





events and Christmas movies. It is wonderful to see a group of dedicated volunteers bring the community together and we are proud to be associated with such a community minded group. Marriott Waters branch is proudly the only bank serving the Lyndhurst and Lynbrook communities.

Defibrillator for Lyndhurst Primary School and for Pine's Community Men's Shed.

With more grandparents taking active roles as the primary carers it was identified that a necessity for the Lyndhurst Primary School community was a defibrillator. Heather from Marriott Waters branch proudly presented a defibrillator to the students, staff and families of Lyndhurst Primary School. A gift we hope does not have to be used. Len also presented a defibrillator to Andrew and Rick at the Pines Community Men's Shed. After over seven heart attacks this will be a most appreciated donation.





Carrum Downs Financial Services Ltd Shop 3, 100 Hall Road, Carrum Downs VIC 3201 **ABN** 89 088 990 740 **Directors:** Trevor Collins (Chairman), Jason Pater (Treasurer), Greg Sugars OAM, Lindsay Wells, Christine Swanson, Terry Rankin.



Can you find all the words?

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TRAVEL	MONEY	SAVING
WITHDRAWAL	EBANKING	BANK
INSURANCE	BENDIGO	MARRIOTTWATERS
HOMELOAN	CARRUMDOWNS	PIGGY
PERSONALLOAN	ACCOUNTS	SCHOOL
TERMDEPOSIT	DEPOSIT	SECURITY
LEN	GARY	HEATHER
LIZ	CAZ	BARB
BELINDA	ROS	DONNA
ANNE	TYSHA	SARAH
TERESA	CASH	AWESOME
BUSINESS	EXPERTISE	SMILE
CUSTOMERS	CLUBS	COMMUNITY
CHEQUE	EVERYDAY	GOALS
ADVICE	VALUE	EFTPOS
WEALTH	SUPER	CONVENIENT
ATM	VISACARD	









Staff profiles.

Len Barda - Senior Manager



My favourite thing at work? Seeing the looks on the faces of the community groups that we share our profits with.

Favourite holiday destination? Bali.

Favourite colour? Blue.

Sushi or fish & chips? Fish & chips.

Best concert I have been to:

Eagles.

Would you sky dive? Definitely!

What super power would you like to have? Turning myself invisible.

If you could splurge on one must-have item, what would it be? 1958 VW Kombi 23 window Samba (I just need a spare \$200,000).

What's one professional or personal skill you wish you had that you don't? To be a brilliant guitarist (rather than the average one I am at

What is on your bedside table? Guitar books and Kombi magazines. IPhone or android? iPhone.

Five people (dead or alive) you would invite to a dinner party? My two (late) grandfathers, Rubin "Hurricane" Carter, Nelson Mandela and Elvis (not sure if Elvis is dead or alive...).

Keep up to date with current community events, Bendigo Bank products & promotions and staff antics - Like us on Facebook.



www.facebook.com/ CarrumDownsCommunityBankBranch

Heather Clayton - Customer Relationship Manager

My favourite thing at work?

The time we have to spend with our customers, I get paid to talk to people, find out about them and their financial requirements and am able to take the time to tailor products suitable to their needs.

Favourite holiday destination? Slovenia or Paris.

Favourite colour? Pink.

Sushi or fish & chips? Fish & chips.

Best concert I have been to: The Rolling Stones (all three times), Justin Timberlake was a close second.

Would you sky dive? Would consider it.

What super power would you like to have? The ability to fit into Wonder Woman's outfit!

If you could splurge on one must-have item, what would it be? An unlimited worldwide business class airline ticket.

What's one professional or personal skill you wish you had that you don't? I would love to be able to sing and dance so I could star in a Broadway production of Cabaret as Sally Bowles.

What is on your bedside table? Lamp in the shape of a hotair balloon, a wax melt burner with lavender melts, and at night my phone, ipad and, of course, my glasses.

IPhone or android? iPhone.

Five people (dead or alive) you would invite to a dinner party? My Dad, Dusan (my hubby), my dear friend from Belgium Martine, Ronnie Wood and Miss Piggy.

We rate our home loans. And so do our customers.*

At Carrum Downs Community Bank® Branch and Marriott Waters branch we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

Drop into your nearest branch at Carrum Downs Shopping Centre, 100 Hall Road, Carrum Downs - 9782 9788 or Marriott Waters Shopping Centre, 10-18 Society Avenue, Lyndhurst - 9799 0344 to find out more.

Bendigo Bank Home Loans. Don't settle for less.





Carrum Downs Community Bank® Branch and Marriott Waters branch

*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australián Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-5 (312977_v7) (4/08/2016)





Being Bigger & Better moment - A great achievement.

A compliment is always wonderful but is even more special when you win the monthly 'Being the Bendigo' Award. Well done to Belinda at Carrum Downs on winning the February 'Being the Bendigo' Award for Melbourne Metro branches. Awesome work Belinda!! Here is Belinda receiving her award from Regional Manager Michelle McDonald.

Do you know of a Club or Organisation that may benefit from speaking with either branch about how we are able to help them and their members? If so, please contact either branch for further information.



It's switching your banking to us. But it's bigger than that.

It's over \$2.3 million poured back into the Carrum **Downs and Marriott Waters communities.**

Our bank invests its profits into our community, so just by banking with us, you automatically become part of something bigger. Bigger than a bank.

Drop into your nearest branch at Carrum Downs Shopping Centre, 100 Hall Road, Carrum Downs - 9782 9788 or Marriott Waters Shopping Centre, 10-18 Society Avenue, Lyndhurst - 9799 0344 or apply now at bendigobank.com.au





Carrum Downs Community Bank® Branch and Marriott Waters branch

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S48164-5 (312981_v1) (4/08/2016)

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Support the bank that supports your community.

Carrum Downs Community Bank® Branch

Shop 3, Carrum Downs Shopping Centre, 100 Hall Road, Carrum Downs VIC 3201 Phone: 9782 9788

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

Website: www.bendigobank.com.au/carrum-downs facebook.com/bendigobank twitter.com/bendigobank

Marriott Waters branch Shop a5/6, Marriott Waters Shopping Centre, 10-18 Society Avenue, Lyndhurst VIC 3975

Phone: 9799 0344 Website: www.bendigobank.com.au/marriott-waters

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



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