



Elevate 180 school lunch program.

Elevate 180 is a not for profit organisation with the objective to provide services for the relief of poverty, sickness, suffering, destitution, distress, helplessness and other emergencies, to people in the Carrum Downs and surrounding area. We are very proud supporters of their School Lunch Bag Project. With the assistance of valuable funding provided by Carrum Downs **Community Bank**[®] Branch and Marriott Waters branch, the project supplies lunch bags to feed over 1,000 students each term at nine local schools who would otherwise regularly go hungry.

Pines Community Men's Shed.

Carrum Downs **Community Bank**[®] Branch and Marriott Waters branch have been proud supporters of the Pines Community Men's Shed for five years. This year, we assisted the Men's Shed to purchase a Community Bus. Also, with fundraising assistance from the staff at Carrum Downs **Community Bank**[®] Branch and Marriott Waters branch (to purchase building materials), members of the Men's Shed were able to put their skills to good use and volunteered their time to help a local family in desperate need of assistance, by building them a wheel chair ramp for their very ill five year old son. The staff members at Carrum Downs **Community Bank**[®] Branch and Marriott Waters branch also contributed funds personally and donated a much needed wheel chair to help the family.



Frankston & District Basketball Association.

Carrum Downs **Community Bank**[®] Branch and Marriott Waters branch are proud to be supporting the Frankston Basketball Academy by providing 20 Bendigo Bank Carrum Downs Basketball Scholarships to primary school students at five local schools (Banyan Fields PS Carrum Downs, St Joachims PS Carrum Downs, Rowellyn Park PS Carrum Downs, Skye PS and Aldercourt PS). The scholarships will enable 20 primary school aged children (four nominated by each school) to participate in a three day school holiday program run by the Frankston & District Basketball Association. The Academy program would otherwise not be accessible to many families.



Keeping sport accessible in our community.

Carrum Downs **Community Bank**[®] Branch and Marriott Waters branch have made community contributions totalling over \$50,000 in the past year to 16 local sporting organisations. This valuable investment in our community helps make participating in sporting activities more affordable and accessible to thousands of children and adults living in our community. We are also very aware of the health and social benefits that participating in sport provides members of our community. Several local sporting clubs have benefited from our financial support including football, soccer, tennis, calisthenics, cricket, hockey, netball, basketball, bowls, rugby and touch football.



We are Australia's favourite business bank - four years in a row.

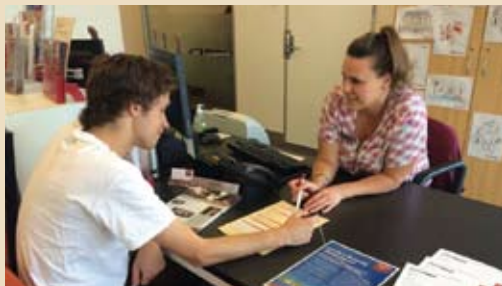
It's official! Bendigo Bank is Australia's favourite bank according to the latest Morgan customer satisfaction research.

Bendigo's business customers are 50% more likely than the 'Big 4 banks' customers to recommend their bank to others. The Morgan survey found 74.3% of Bendigo Bank customers would recommend their bank, compared to an average of less than 50% of customers from the 'Big 4 banks'.

Bendigo also topped the customer satisfaction count.

These findings, announced by Morgan Research, were based on a six month sample of 12,000 business decision makers across Australia.

Senior Manager Len Barda and Business Development Manager Gary Rowe are available to discuss how we can help you to grow your business.



Everything you need.

Support the bank that supports your community.

- Home Loans
- Insurance
- Personal Loans
- Credit Cards
- Everyday Accounts
- Term Deposits
- Investment Accounts
- Financial Planning
- Superannuation
- Business Banking
- Equipment Finance
- Foreign Exchange

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008.

Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

\$2.3 million to the community.

We have now returned more than \$2.3 million to community groups and organisations in the Carrum Downs, Lyndhurst and surrounding areas.

- Frankston SES
- Seaford Bowls Club
- Pines Men's Shed
- Lyrebird Community Centre
- Cranbourne Football Club
- Banyan Fields Primary School
- Carrum Downs CFA
- Frankston Toy Library
- Lyndhurst Football & Netball Club
- Casey Comets
- L2P Learner Drivers Programme
- Elevate 180
- Cranbourne Football and Netball Club
- Frankston Junior Football League
- Frankston and District Netball Association
- Seaford North Primary School
- Lynbrook Cricket Club
- Willow Lodge Bowls Club
- Merinda Park Cricket Club
- Whitelion
- Leawarra Calisthenics Club
- Cranbourne Park Primary School
- Casey Life
- Lynbrook residents Association
- Dandenong Thunder
- Endeavour Hills Rotary
- Skye United Football Club
- Lyndhurst Primary School
- Lyndhurst Touch Association
- Frankston & District Basketball Association
- Langwarrin Cricket Club
- Sisterhood Campaign
- Dandenong South Soccer Club
- Frankston Bombers Football Club
- TOPSA Soccer Club
- Turning Point Christmas Carols
- Winter Blanket Appeal – Needy Stitches
- Aldercourt Primary School
- Seeing Eye Dogs Australia
- Oz Child
- Carrum Coast Guard
- Frankston Surf Lifesaving Club
- Extra Time Foundation
- Carrum Downs Senior Citizens Group
- Carrum Downs Over 55's
- Seaford Over 55's
- Seaford Probus Club





Like us on Facebook www.facebook.com/CarrumDownsCommunityBankBranch

Staff member profile - meet Donna.



Donna has been working at Carrum Downs **Community Bank**[®] Branch for three years as a Customer Service Officer. Here are a few things you may not know about Donna:

My favourite thing at work - helping the customers with all of their banking requirements.

My favourite colour - I like all bright colours.

Online shopping or in store - If I am looking I like to do my research online first.

One place in the world I would like to visit - the rain forests in Queensland.

Will Collingwood win the Grand Final - who knows if they have a chance!!!! (I support the Demons)

Branch celebrations

- **February 2015** - Len turned 50 years old.
- **February 2015** - Liz celebrated her 14 year anniversary at Carrum Downs **Community Bank**[®] Branch.
- **March 2015** - Anne celebrated her 10 year anniversary at Carrum Downs **Community Bank**[®] Branch.
- **June 2015** - Marriott Waters branch open for two years.
- **September 2015** - Heather celebrates five years of service with Bendigo Bank.
- **October 2015** - Carrum Downs **Community Bank**[®] Branch will be celebrating 16 years of service to our customers and community.
- Ros and Heather joined the "49 forever" Club in **2015**.



Chairman's report.



Our current Chairman is Trevor Collins. Some of you may remember Trevor as the Manager of our Carrum Downs **Community Bank**[®] Branch from February 2002 until September 2004.

After a short break, Trevor was invited to join the Board as a Director in 2005. From 2005 until November 2014, Trevor has held several positions on the Board, that being the Chair of the Audit & Finance Committee, a member of the HR Committee and has also been Deputy Chairman of the Board.

Trevor brings over 40 years of banking and finance experience to the Board. He started his career in the small town of Korumburra, in South Gippsland, in 1973 with the CBC Bank, now the National Bank, starting off as a clerk and rising through the ranks to management. Trevor's career took him through a range of positions including lending, sales, back office operations, project management and work place efficiency to name but a few.

During that time, Trevor has seen the banking industry change significantly. The major changes were in 1983, when the Australian Dollar was floated and in 1985 when the banking industry was de-regulated, which resulted in mergers that created the 'Big 4 banks' as well as the granting of banking licences to foreign banks.

Early in 1990, the Cash Rate peaked at 17.50% and by the end of 1990 it had dropped back to 12.00%. It is now 2.00%. Trevor can remember when housing loan rates were 18% and commercial overdrafts peaked at 24.5%.

"Banking has become very competitive and now offers a full range of financial services. The banking industry was an early adopter of technology and innovation. Some of you may remember the first Credit Card issued in the late 70's called Bankcard," Trevor said.

For Trevor, the best innovation in Banking was in the 90's, when Bendigo Bank introduced the **Community Bank**[®] model. Whilst the 'Big 4 banks' were closing branches, Bendigo Bank was actively, with the community's involvement, opening branches.

Carrum Downs was the 13th **Community Bank**[®] Branch opened in 1999 and now Australia wide there are more than 300 **Community Bank**[®] Branches.

Over the last 16 years, Carrum Downs Financial Services Limited has returned over \$2.3 million to the community as well as dividends to our shareholders. The Board has also increased its presence with the opening of a second Branch at Marriott Waters in 2013.

Trevor Collins
Chairman

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 www.facebook.com/bendigobank twitter.com/bendigobank

Marriott Waters branch Shop 95/6, 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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