



Jan 2026

Summer Newsletter

Community Bank · Carrum Downs and Marriott Waters

Message from the Senior Branch Manager

Happy New Year! I hope you've all enjoyed a restful and safe festive season.

As we enter the second half of the financial year, I'd like to sincerely thank you for your support. It's been a year of strong growth, community connection and collaboration - all made possible by our amazing community.

FY25 was a record-breaking year for us. Across both branches, we settled more home loans than ever before and achieved the highest level of growth in our history. We are incredibly proud to offer a comprehensive range of banking solutions tailored to the unique needs of our community plus good old fashioned face-to-face service.

Last year, our teams attended the Bendigo Bank Regional Awards, where Marriott Waters Branch was named Branch of the Year, with Carrum Downs as runner-up. Carrum Downs was the 2024 Branch of the Year. These achievements reflect the consistent dedication, professionalism and community-first mindset of our entire team.

Giving back remains at the heart of everything we do. Since our inception, we have proudly invested more than \$5 million back into our local community - an extraordinary milestone that highlights the strength of the Community Bank model. Throughout this newsletter, you'll read more about the organisations, schools and clubs we're proud to support. If you are a member of an organisation or know of an organisation we should support, come see us we'd love to help more members of our community.

Looking ahead, our focus remains on growing our local footprint, delivering outstanding customer service and continuing to strengthen community connections in 2026 and beyond. If you have any questions or feedback, our doors are always open - we're here to listen and help.

Len Barda

Senior Branch Manager



Award-Winning Marriott Waters and Carrum Downs



Congratulations to the teams at Community Bank Marriott Waters and Carrum Downs, who together took home four awards at the Bendigo Bank Regional Awards Night.

This recognition is a wonderful acknowledgement of the passion, commitment and dedication shown by every member of our team. We're incredibly proud of their achievements and the positive impact they continue to make within our community.



Employee Updates

Farewell to Ros

After 13 years of dedicated service, Ros Geurts will be retiring at the end of January 2026.

As one of the original staff members at Community Bank Marriott Waters, Ros has been a constant source of knowledge, warmth and professionalism. We will miss her strong work ethic, friendly smile and the genuine care she shows every customer. We wish Ros all the very best as she enjoys well-deserved family time with her husband and beloved dog, Lil.

Thank you for everything, Ros - you will be truly missed.

Welcome Vanessa Draga

We're pleased to welcome Vanessa Draga to the team as our new Community Engagement Advisor.

Vanessa will work closely with local community groups, organisations and sporting clubs, supporting them through our sponsorships and grants programs. Her role will help strengthen relationships and ensure our community partnerships continue to grow and thrive.

2025 AGM

Our 2025 AGM was a great opportunity for shareholders, directors and staff to celebrate yet another successful year and reaching the massive milestone of \$5 million returned to our communities.

Let's get social

Follow us on Facebook and Instagram for regular updates and news!

[Facebook](#)

[Instagram](#)

Community Stories

Backing Community Connection with SmackTalk

We're proud to continue our partnership with SmackTalk, supporting their vital work in educating young people and families about safer online spaces.

Our recent funding enables SmackTalk Founder, Wayne Holdsworth, to deliver impactful programs that empower young people and parents with knowledge, tools and confidence to navigate the online world safely.



Your better banking, big impact:



In 2023, we provided funding to build a home and deliver support services for mothers and children at risk of violence and homelessness.

Two years on, we're proud to share that we have purchased another property, further extending our support to vulnerable members of our community and reinforcing our long-term commitment to social housing initiatives.



Now in its fourth year, Community Bank Carrum Downs & Marriott Waters is proud to provide funding to support McClelland College students in their first year of tertiary study. Congratulations to all six award recipients from the Class of 2025.



We were proud to support Dogs Victoria's Big Day Out for Dogs in 2025!



We're excited to partner with Carrum Downs Cricket Club for the 2025/26 season as an official sponsor.

This partnership will help provide much-needed funding to invest in equipment and resources for both junior and senior players, supporting participation and development.



We were proud to support the Melbourne Roller Hockey Club as they pursued their dream of competing on the world stage at the 2025 World Club Championship in Argentina.



It's a win-win when you bank with us. Banking convenience for you creates community support for all

Community Sponsorship Program

We are committed to supporting local communities

Are you part of a local community group, sporting club or non-for-profit organisation looking for sponsorship?

Our Community Bank branches give up to 80% of profits back to the community. We aim to develop long-term prosperity by supporting programs that feed into the prosperity of our community, not off it.

Get in touch to find out more about our Community Sponsorship Program and how we might be able to help. You can call us at the branch or email Vanessa Draga at vanessa.draga@bendigoadelaide.com.au



Talk to us today

Community Bank

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Marriott Waters

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Carrum Downs Financial Services Limited
89 088 990 470

Who have we supported recently?

McClelland College

Melbourne Roller Hockey Club

Merinda Park Cricket Club

Seaford Park Primary School

Seaford Cricket Club

Seaford Tigers Cricket Club

Carrum Downs Cricket Club

Cranbourne Chamber of Commerce

Frankston District Netball Assoc.

SmackTalk

Lyrebird Community Centre

Dress for Success

Dogs Victoria

Skye CFA

Frankston Social Enterprise and Innovation Hub



A better banking experience.

Right on your doorstep

We deliver the products and technology you'd expect from a big bank, plus the personal service you wouldn't.

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Bendigo Bank

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