

Chairman's report



The opening of our Ellenbrook branch put in place the final piece of the jigsaw to create a geographic block extending from Bindoon in the north, through Bullsbrook to Ellenbrook in the south. This service also covers the locations of Muchea, Upper Swan, The Vines and the new suburbs surrounding Ellenbrook. This geographical spread enables our branches to offer services to more than 30,000 people.

The Bullsbrook and Bindoon **Community Bank**[®] branches are now well established and well supported by the local communities and continue to grow at a steady pace. After six months trading, Ellenbrook is already ahead of budget and is considered to have great future potential.

As with all businesses, we were not immune to the Global Financial Crisis. The GFC, together with the considerable cost of opening the new branch, has certainly affected our bottom line.

In line with the **Community Bank**[®] concept, we contributed more than \$20,000 to local community projects this year and anticipate a similar figure for next year. In total we have returned \$80,000 to the local community.

With the expected rapid growth of Ellenbrook and the continued steady growth of the other two branches the future is looking bright. We anticipate a steady increase in the amount returned to the community and to be able to reward our very patient and loyal shareholders.

Please remember we can only support your local community if you help us by transferring your banking business. A large percentage of our profits have to be invested local community groups, projects and initiatives.

Your **Community Bank**[®] branch has given grants to the following community groups;

- Bindoon Primary School - \$2,581 for school diaries.
- Parkway Retirement Village - \$600 for the purchase of a piano
- Chittering Junior Football Club - \$1,000 to assist with lighting of the ground.
- Chittering Wine Trail - \$500
- Swan Horse Trails - \$500
- Bindoon Show - \$1,500
- Ellenbrook Junior Cricket Club - \$500
- Bullsbrook Chamber of Commerce - \$2,000 Apprentice of the Year Award.
- General Community Donations - \$7,000
- Swan Valley Anglican College - \$3,000 Music Awards.
- South Midland Netball Club - \$3,000 to assist with new courts
- Muchea Fire Brigade - \$2000 to assist with a new truck

Bruce Rowley
Chairman



▲ Attendees to the Ellenbrook branch opening
3 December 2009.

Branch Manager's report



Ellenbrook branch has now been open seven months and is going very well. I invite shareholders to visit the new branch. If you have relatives or friends who live in the area please invite them to open an account with us.

By the time you have received this newsletter we will have opened more than 6,000 accounts and we thank our communities for supporting your **Community Bank**[®] branches.

Over the last two years our growth has been well ahead of our budgets and has contributed enough profits to enable us to obtain the Ellenbrook branch.

We now employ 14 staff who are from the local communities of Bullsbrook, Bindoon and Ellenbrook.

We wish to help non-for-profit organisations with the free use of credit card (Merchant) facilities. If your club requires information please contact me. The only condition to the free use is the account must be with one of our **Community Bank**[®] branches.

If you are a shareholder and do not have a bank account with us I invite you to join us. If you wish to bring your home loan over to us we will waive \$500 in fees to help you. We have great products and you can always talk to me.

I hope most of our shareholders will attend the next annual meeting in November.

Ray Povey
Branch Manager

Chittering Financial Services Ltd

2533 Great Northern Highway, Bullsbrook WA 6084

Postal address: PO Box 300, Bullsbrook WA 6084

Bruce Rowley (Chairman), Gemma Bonomi (Vice Chairman),
Ian Smith (Treasurer), DJ Baum (Secretary), Di Broad,
Ross Bishop, Kevin Bailey.

Ellenbrook branch opening

We opened our doors on the 16 November 2009. The Ellenbrook branch is one of the most modern branches in Western Australia. We welcome all shareholders and customers to call in and say hello.



Staff profile



Jasmin Burns

Nickname: Jas or Jassie.

Favourite book? Stephanie Meyer's Twilight Saga. Most books by Nicholas Sparks (Dear John, The Notebook, and The Last Song).

Favourite movie? My Favourite Books have all become movies. I also like Australia, Ned Kelly and How to lose a guy in 10 days.

Favourite ice-cream? Blood Orange Sorbet

or Streets Macadamia.

Last concert that you went to? Music wise either Lady Gaga or ACDC but I did just see Mamma Mia and Rock the Ballet.

Furthest place you have been from home? Melbourne.

What attracted you to your current position? Career prospects/Job Security and location.

Do you lead with your heart or your head? 50/50.

What's the most irritating banking industry jargon? ATM machine!!!

Describe yourself in three words: Determined, fun, footy lover. Oh wait, that is four words!

What was your first job? Ice creamery attendant at Oggies Ice Cream Cafe.

What sporting team/s do you follow? West Coast Eagles and Hawthorn in the AFL, and the Australian Cricket team.

Favourite cricketer? Mitchell Johnson or Tim Paine.

Dead or alive, who would you most like to meet? Buddy Franklin (Hawthorn) or Joel Selwood (Geelong).

What one question would you ask this person? What is the likelihood of them playing for the West Coast Eagles?

If you weren't doing this job, what would you be? Working for the AFL/an AFL club in community development/marketing or event management.

What dish would you cook if you were a contestant on MasterChef? Chicken Pasta or My Grandma's Lemon Marshmallow Slice.

◀ L - R: Chittering Financial Services Ltd, Chairman, Bruce Rowley, Bendigo Bank, Executive Customer and Community, Russell Jenkins, The Honorable Judi Moylan MP, and Director, Kevin Bailey at the Ellenbrook branch opening.



Anne Teti
Senior Customer
Relationship Manager

Ellenbrook



Annemarie Grimes
Senior Customer
Relationship Manager



Natalie
Customer Service Officer

Bullsbrook & Bindoon



Denise Brown
Customer Relationship
Manager



Christine Hudson
Customer Relationship
Manager

Community sponsorships

Music scholarships



Ellenbrook branch has funded two music scholarships for talented students at the Swan Valley Anglican School in 2010. The school hosted a singing and music competition, and Branch Manager, Ray Povey, was one of the judges who chose the two winning students.

Parkland Villas piano

Ellenbrook branch donated funds to help purchase the residents of Parkland Villas their very own piano. The residents hosted a pantomime last year and had to borrow a piano for the occasion.



Netball courts

The Bullsbrook and Bindoon **Community Bank®** branches have provided a \$3,000 sponsorship to the Muechea Netball Courts to resurface the club's courts. Muechea Netball Club is the smallest club in the South Midland Netball Competition and is now able to host home games closer to home.



Bindoon diaries

Bindoon **Community Bank®** Branch sponsored the production of Bindoon Primary School's student diary for 2010.

The diary contains information about the school and its upcoming activities as well as the school's vision and values. It also has a guide to healthy eating at school, healthy active living, developing your character, study and reading skills, goal setting test taking skills, spelling rules, English parts of speech and punctuation and much more.

Branch Manager, Ray Povey, said the bank was proud to be associated with helping the school finance the production of the diaries.

"It enables the school to use the funds they would have outlaid for the diaries in some other area for the students," he said.



Jasmin Burns
Customer Service Officer



Kelly
Customer Service Officer



Carleen
Customer Service Officer



Stacey
Customer Service Officer



Janet
Customer Service Officer

Banking tips and tricks

Product of the month – Merchant facilities for face-to-face service

Bendigo Bank's facilities, like all our services, can be customised to suit your business requirements, while providing flexibility and convenience to your customers.

Supporting a range of online and manual credit and charge card payment options, Bendigo Bank merchant facilities are secure, simple to use and easy to administer, letting you get on with what you do best – running your business.

Tour Bendigo merchant facility also comes with comprehensive training and ongoing support and comprehensive monthly statements that allow you to track your sales and analyse your customers' spending patterns.

At Bendigo Bank we like to think we're more than just a provider of bank accounts, loans and credit cards. In fact, we like to think you'll consider us an important part of your ongoing business success.

For more information about business banking "the Bendigo way" contact your local Bendigo Business Banker, phone 1300 366 666 or visit www.bendigobank.com.au/business

Banking news

Visa debit card changed to MasterCard – Debit and credit cards now with added security.

At the Bendigo the security of your account and your money is important to us. That's why we're adding new chip technology to your debit and credit cards.

Widely used around the world, chip technology is now the global standard for debit and credit card security.

From 7 December 2009 no new VISA debit cards have been issued, with the introduction of 'New Blues' (Bendigo Blue MasterCard Debit Card for individual customers and Business Blue MasterCard Debit Card for business customers). This was the first phase of the Customer Debit and Credit Card Project.

Phase two began the rollout of chip technology from 1 June 2010. From this date all customers receiving any of the following cards will receive information about chip technology:

- Bendigo Bank Debit MasterCards
- Bendigo Bank MasterCard credit cards
- Bendigo Bank Visa credit cards
- Adelaide Bank Visa Credit Cards
- Community Sector Banking Salary Benefit Cards

From 1 June 2010 selected Bendigo and Adelaide Bank debit and credit cards will be issued with an in-built security chip - providing added peace of mind for customers and merchants.

Also the stronger, more robust construction means we are able to extend the expiry date on Bendigo Bank cards from two to three years. We'll also align the expiry date on Adelaide Bank credit cards to three years to ensure consistency across our card family.

Bendigo Blue and Business Blue Debit MasterCards issued after December 7 had a short expiry date at first. This was in preparation of Phase two and meant that we could easily provide these customers with the added security of a chip card when they became available.

Phase three began with upgrades to ATM's and Bendigo Merchant facilities and was kicked off in May of this year.

Bendigo Bank ATMs will be the first in Australia to be 'Chip Enabled'.

Face-to-face facilities

EFTPOS	<ul style="list-style-type: none"> • A popular and convenient way to perform cash-free transactions. With Bendigo EFTPOS you minimise the risk of missing out on valuable sales and reduce the need to keep cash on your premises. • Compact, convenient size • Compatible with most credit, charge and debit cards. • Overnight settlement of funds • Automatic authorisation • Password protected refunds – protects you from unauthorised transactions • 'clam shell' printer with drop in paper loading virtually eliminates paper jams.
Mobile TM EFTPOS	<ul style="list-style-type: none"> • Operating on the GPRS network and with a rechargeable battery pack, GoPostm allows you to be fully portable – even when there is no phone line or power source. GoPostm is the ideal solution for off-site locations or for when you need to bring your EFTPOS facility directly to your customers. • Adds new flexibility to our standard EFTPOS range. • Compatible with most credit and debit card payments. • Overnight settlement of funds.
Manual	<ul style="list-style-type: none"> • Our manual merchant facility allows you to process credit card transactions in an offline environment. • Requires manual banking of vouchers and telephone verification for purchases above a pre-determined limit. • Portable and easy to operate • Compatible with most credit and charge cards.

Bullsbrook Community Bank[®] Branch

2533 Great Northern Highway, Bullsbrook WA 6084

Phone: 9571 2355

Opening hours: Monday to Thursday 9.00am - 4.00pm, Friday 9.00am - 5.00pm and Saturday mornings 9.00am - 12noon.

Ellenbrook branch

35E Main Street, Ellenbrook WA 6069

Phone: 6296 6319

Opening hours: Monday to Thursday 9.00am - 4.00pm, Friday 9.00am - 5.00pm and Saturday mornings 9.00am - 12noon.

Bindoon Community Bank[®] Branch

1/13 Binda Place, Bindoon WA 6502

Phone: 9576 0333

Opening hours: Monday to Thursday 10.00am - 4.00pm and Friday 10.00am - 5.00pm.

bullsbrookbindoon.com.au

