



## We are... providing opportunities for our young people.

### Three Year Old Kinder Program

The Coleraine & District **Community Bank**® Branch has been proud to sponsor the Coleraine and District Kindergarten for the past four years.

To date, we have donated \$17,000 to enable the vital three year old kinder program to run, benefitting so many families in our area. Without this funding, the program would be unable to run as there is no other funding available.

“Providing the up and coming generations of our community with as many opportunities as possible is vital in a flourishing community,” Branch Manager Jeanette McDonnell said.

“We are pleased to support the three year old kinder program to help enable our young children access to the paving stones of education in their very own community.”

With 18 children enrolled in the three year old program this year, it is clear to see the far reaching benefits of sponsorship directed in this area and the Coleraine & District **Community Bank**® Branch will continue this support into the foreseeable future.



Coleraine & District Financial Services Limited 59 Whyte Street, Coleraine VIC 3315 ABN 77 102 030 017

**Directors:** Coralie Coulson (Chairman), John Kane (Secretary), Tim Johnston (Treasurer), Quentin Baudinette, Grant Little, Valerie Lawson, Elizabeth Britten, Greg Hodgson, Simon Ferrier and Mark Templeton.

## We are... a wealth of experience.

### Jo Hogg

#### Rural Bank Relationship Manager

Jo Hogg is a familiar face at our Coleraine & District **Community Bank**<sup>®</sup> Branch, making up half of our Rural Bank specialist team that service the South West/Grampians region.

Arriving with her family from New Zealand 15 years ago with farming and banking in her blood, Jo has continued those traditions in Australia, making her experience invaluable to our team.

Jo has been part of Bendigo and Adelaide Bank's team on and off for over ten years and has been the Relationship Manager for Rural Bank for the last two years.

This banking experience teamed with her working knowledge of farming, particularly in Sheep, Beef and Mixed farming make her the ideal person to talk to about your agribusiness needs.

The rare times she doesn't have her banking hat on, Jo's husband and four children have kept her busy and every now and then she spoils herself with a good book.

Jo believes wholeheartedly in the **Community Bank**<sup>®</sup> network and the flow on into our communities.

"I love seeing the benefits of the sponsorships and grants flowing back into the community and knowing the customers I see and look after are contributing to that," she said.

"The **Community Bank**<sup>®</sup> network is also like a big supportive family."



## A personal loan to get you there quicker.

Loaded with benefits and tailored to suit your needs, a personal loan from Coleraine & District **Community Bank**<sup>®</sup> Branch may be just what you need to make your big ideas a reality.

Applying is fast, simple and no fuss.

**Drop into your nearest branch at 59 Whyte Street, Coleraine or phone 5575 2783 to find out more.**



Coleraine & District **Community Bank**<sup>®</sup> Branch

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria.  
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(255803\_v1) (1/06/2015)

[bendigobank.com.au](http://bendigobank.com.au)



We are... looking after our teenagers.



### On the road again

The Coleraine & District **Community Bank**® Branch gets behind a diverse range of community projects and helping our young L plate drivers improve their driving skills on country roads is a donation we are proud to make.

Organised by the Harrow Neighbourhood House Bay Riders Community Centre in conjunction with the Australian Driving Institute, the course attracted 15 students from around the district, all keen to learn vital skills that could one day save their lives.

Our branch contributed \$100 per L Plate driver towards the cost of the school, with the only pre-requisite being that the student held a student account with Bendigo and Adelaide Bank.

Following the great success and positive feedback from the day, another Defensive Driving Course will be held in July and this time, the Coleraine & District **Community Bank**® Branch will also donate \$50 per driver for students who do not hold an account with the bank with a view to making it an affordable day for as many students as possible.

## Harrow Neighbourhood House BAY RIDERS COMMUNITY CENTRE PRESENTS DEFENSIVE DRIVING COURSE

These courses are open to all licensed drivers of all age groups and experience

### Survive Your Drive!

Proudly supporting all of our Drivers:  
Corporate, Fully Licensed, L & P and Senior Drivers.  
Courses available for all levels.

#### Certified Training Courses Offered:

- **Austrdrive1 - for L Plate Cost \$170\***  
Course Requirements: Registered Car and must be accompanied by fully licensed driver  
\*Bendigo Bank Coleraine new/current account holders receive a \$100 discount, non account holders receive \$50 discount
- **Austrdrive1 - for P Plate Drivers Cost \$170**  
Course Requirements: Registered Car
- **Austrdrive2 - for Experienced Drivers & Corporate Groups Cost \$275**
- **4WD Specific Cost \$275**
- **Quad Bike (ages 16+) Cost \$255**
- **Seniors Update Program - for the elderly people in our community Cost \$220 (sponsorship being sought)**

All courses specialise in safety, reducing risk, driver awareness and includes practical exercises under local conditions.

**BOOKINGS ESSENTIAL. CALL CENTRE FOR DETAILS—5588 2000**

10th, 11th, 12th & 13th July 2015

8.30am—5.00pm

Costs vary from \$170

Phone(03) 5588 2000

operationsadmin@hbnc.org.au

www.hbnc.org.au



Bay Riders is proud to announce that we are now the Victorian Regional Hub for the Australian Driving Institute

## We are... a proud community.

### \$500,000 In community contributions!

Let the celebrations begin, as we reach an impressive milestone since opening our doors 12 years ago.

An amazing contribution in a relatively short period of time made possible by our wonderful customers and staff and their support of our **Community Bank**<sup>®</sup> branch.

Branch Manager Jeanette McDonnell said we are proud to be able to assist the Coleraine Community in so many positive ways.

"This **Community Bank**<sup>®</sup> model shows us all that our branch really can make a difference in the community through sponsorship of wide ranging causes designed to help a broad range of community groups, people and organisations," she said.

Stay tuned for our festivities in the near future. An achievement like this deserves to be celebrated.



## Get set for your next big trip - on us!\*

At Bendigo Bank we're more international than you think with a range of products to help you get set for your next big holiday.

Simply purchase foreign exchange or international travel insurance products before 31 July for your chance to go in the draw to win a 15 night APT European river cruise.

**Drop into your nearest branch at 59 Whyte Street, Coleraine or phone 5575 2783 and talk to us about your travel needs.**



 **Bendigo Bank**  
Bigger than a bank.

[bendigobank.com.au](http://bendigobank.com.au)

Coleraine & District **Community Bank**<sup>®</sup> Branch

\*Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Promotion applies to eligible Bendigo Bank foreign exchange and travel insurance products purchased between 9am on 01/05/15 and 5pm on 31/07/15 (AEST). Travel insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. Bendigo Bank acts under its own AFSL and under an agreement CGU. Visit [bendigobank.com.au](http://bendigobank.com.au) for T&Cs. Permit numbers: VIC 15/754; ACT TP15/05453; NSW LTPS/15/02568; SA T15/571. S51636-4 (255797\_v1) (1/06/2015)

## Coleraine & District Community Bank<sup>®</sup> Branch

59 Whyte Street, Coleraine VIC 3315 Phone: 5575 2783 Website: [www.bendigobank.com.au/coleraine](http://www.bendigobank.com.au/coleraine)

Opening hours: Monday to Friday 10.00am – 4.00pm and Saturday mornings 10.00am – 12 noon

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