

Collie & Districts **Community Bank**[®] Branch Newsletter December 2010

Chairman's report

As we approach the festive season, I and I'm sure many of you, will be looking for some time with family and friends prior to a hectic 2011, if the year just gone is any indication of the year ahead.

This year has been very demanding for the Board and staff, with lots of business coming through the door and a number of events, including the State **Community Bank**[®] Conference and recently held community forum. The rewarding aspects of our business however have far outweighed the challenges we have met.

It is once again fantastic to report a fully franked dividend of 12.5 cents and that we have either spent or put aside more than \$300,000 for worthwhile community projects in 2010.

Subject to our continued hard work and your continued and growing banking business, we will be in a position to contribute \$200,000 to \$300,000 every year moving forward.

With this in mind we recently held a community forum to seek community input into what "big ideas" we should spend our profits on into the future.

The Board will now summarise these priorities and look to support various projects in 2011 and beyond. Having now returned more than \$840,000 to our community, Collie & Districts **Community Bank**[®] Branch has become an important part of Collie and the surrounding districts.

Thank you once again for your ongoing support and we look forward to this continuing and growing support in 2011 after we all have a safe and happy festive season.

Glyn Yates
Chairperson

Manager's report

Collie & Districts **Community Bank**[®] Branch staff continue to be involved in the local community by volunteering for local events, including the Collie show, Senior's Week and our recent community forum. Our staff regularly attend the local schools awards nights; handing out scholarships and awards to worthy students and will continue to do so in 2011.

You will see an advertisement for Ruth Thomas, our financial planner in this edition of your newsletter. We can now proudly announce that Breanna Tonkin has also completed the necessary training to assist you with your financial planning enquiries. Call in to discuss your financial planning needs with Breanna or Ruth at any time.

► Collie Early Years Network Coordinator Melanie Whitefield receives a \$5,000 grant from Branch Manager Travis Ellison.



We would like to welcome our newest staff member, Customer Service Officer Tegan Latham, to the team. Tegan is settling in well as part of our counter staff and I'm sure you will all get to meet her at some stage.

If you've been watching the television over the last month you may have noticed our new advertisement, which has been showing on WIN and GWN. The stars of the advertisement are your local **Community Bank**[®] branch staff. The staff love being recognised, so be sure to mention that you saw them on the telly.

The bank has introduced another new product and one that has been long overdue, a student account. This account is aimed at students aged 13 and over and features no transaction fees, an ATM Cashcard, internet banking and a great interest rate. Come in and find out more about the student account from our friendly staff.

Finally, Christmas is fast approaching and the staff at Collie & Districts **Community Bank**[®] Branch would like to wish all our loyal customers and shareholders a safe and enjoyable festive season.

Travis Ellison
Branch Manager

Branch statistics

As at 31 October 2010	
Deposits –	\$40.39 million
Loans –	\$69.28 million
Other business –	\$3.10 million
Total portfolio –	\$112.77 million
Number of accounts –	5,534
Community contributions –	\$847,503

Sponsorship – Collie & Districts **Community Bank**[®] Branch in your community

It's been a very busy time for the **Community Bank**[®] branch, with a number of sponsorships, grants and events occurring in the four months since the last newsletter. The Board have approved funding to the following organisations:

- Riding for the Disabled - \$25,000 for day stalls and a new tack room.
- Collie Early Years Network - \$5,000 to assist with ongoing operating costs and new initiatives such as Meals on Wheels for new mums – unique to WA.
- Griffin Festival - \$10,000 contributed by the branch to ensure the survival of this iconic Collie event.
- Family History Society - \$2,500 to assist with the purchase of new computer systems.
- Darkan Community Building - \$25,000 towards the construction of a new sports and recreation centre in Darkan.

Plus a number of other sponsorships and donations:

The **Community Bank**[®] branch, has also been involved in your community through:

- Seniors Week – Bendigo Bank is a major sponsor of Seniors Week. Collie & Districts **Community Bank**[®] Branch held a "cuppa and cake" day, which was run by the local branch staff and enjoyed by all.
- Collie Show – Free show bags were once again handed out to the kids and a golf putting competition was held with four \$50 children's accounts up for grabs. Our Mascot "Piggy" was there on Friday and Saturday to entertain the kids and participate in the first Collie Show Mascot Race (which he won!).
- Community Forum – As confirmed by the Chairman's report, the community forum was well attended with more than 50 community members giving their ideas on where the branch's profits should be spent within our district.

Staff profile – Tamara Knapp



Name: Tamara Knapp (Tam).

Title: Customer Relationship Manager.

Family Members: Just James and I, but I do have a Mum, Dad, two sisters and a brother in Mt Barker.

How long have you worked at Collie & Districts Community Bank[®] Branch: Six months.

Years in Banking: Nine.

Previous Jobs: Customer & Community Officer, Community Development Officer, Branch Support Supervisor, Customer Service Supervisor, Customer Service Officer, with Bendigo Bank.

What do I enjoy most about Collie & Districts

Community Bank[®] Branch: The team I work with. We work hard but have heaps of fun. I also enjoy telling our customers about the great community projects we help to fund with grants.

Hobbies: Walking, netball, socialising and lots of talking!

Favourite sporting teams: Flawed - my netball team.

Favourite places visited: Broome and Brisbane – both are lots of fun and sunny!

Other interesting stuff: I had a 12 month "break" managing the Esplanade Hotel in Busso with James – after that I really appreciated banking. I came back as quick as I could!

Bendigo Bank
wealth

Helping you plan your financial future

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Financial advice is provided by Bendigo Financial Planning, 120 Harbour Esplanade, Docklands, VIC 3008, ABN 81 087 585 073 AFSL 237898. A member of the Bendigo Group of companies. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. www.bendigobank.com.au (530169)(07/10)

Collie Community Bank[®] Branch

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Phone: 9734 7411

Website: www.bendigobank.com.au

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

Collie & Districts Community Financial Services Limited

70 Forrest Street, Collie WA 6225

ABN: 76 096 536 355

Chairman: Glyn Yates.

Directors: John Piavanini, Joseph Italiano, Neil Martin, Ian Shannon, Paul Sweeney, Jocelyn Whiteaker, Ian Miffing, Kenneth Smallwood, Colleen DeAngelis, Sharon Delfante (Non Director).