



May 2013



Made possible by the customers of
Collie & Districts **Community Bank**® Branch



Branch statistics

As at 31 March 2013:

Deposits	\$54.68 million
Loans	\$94.39 million
Other business	\$5.39 million
Total portfolio	\$154.46 million
Number of accounts	5,999
Community contributions	\$1,674,712

Chairman's message

When Collie & Districts **Community Bank**® Branch was established in 2001 the emphasis was on the word 'community', and it still is.

However, today we sometimes get asked the question: "But is it a 'real bank' and can I do the same as what I can do at the other major banks?"

Well of course, the answer is a resounding yes. You can do all the same types of banking transactions and when the 'community' factor is included, Collie & Districts **Community Bank**® Branch does even more.

Why is this so? For a start, we have (and have always had) a resident Bank Manager who knows his community, and we have banking staff who are also locals, working and socialising throughout our community.

Collie & Districts Community Financial Services Ltd, the company that holds the franchise agreement with Bendigo and Adelaide Bank to operate our branch, is comprised of local Directors from across Collie's business and community sectors.

It is this very same Board of Directors that considers and allocates funding into community projects, which totals more than \$1.5 million and rising.

These are the factors that make our branch the bank of choice and the one that supports our community the most.

It only takes a visit or phone call to our branch to arrange a personal interview to discuss your banking needs. Try it and you will be surprised with the friendly and helpful response.

Our branch continues to be one of the top performing banks in the state, which results in healthy profits for re-investment back into our local community.

Since the release of our previous newsletter, our branch has, on the recommendations of our Marketing Committee, given out more than \$40,000 in community project funding.

Locally, our branch has decided to become the major sponsor of the Collie Cycle Club's Collie to Donnybrook and Return Cycle Classic and will financially support the event to the tune of \$12,000 per year for the next five years.

This contribution will give the Cycle Club a high degree of certainty for its event and will hopefully enable it to leverage other financial support.

The Board is also mindful of the banking support it receives from districts surrounding Collie and has agreed to financially support the Darkan Primary School P&C with \$2,000 to introduce its Literacy Improvement Initiative Project. The Board has also decided to support the Boyup Brook St John Ambulance Service with \$7,000 to buy an IT-AmbiCAD System (a property location system).

The Board also has a number of other projects in the embryonic stage and hopefully they will all develop into worthwhile community assets.

Once again, I extend the thanks of the Board and our banking staff to all our customers who are banking with us.

We can only continue to invest in the local community if you continue to bank with us.

If you wish to assist us in becoming even stronger and more profitable, spread the good messages to your friends and business acquaintances.

Remember, if you need assistance, or wish to enquire about a banking product or service, call in to our branch to arrange an interview with our Manager Travis Ellison, or speak with one of our friendly front counter staff.

Ian Miffing
Board Chairman

Collie & Districts Financial Services Limited

70 Forrest Street, Collie WA 6225

ABN 76 096 536 355

Directors: Ian Miffing (Chairman), Glyn Yates, John Piavanini, Neil Martin, Ken Smallwood, Ian Shannon, Colleen De Angelis, Paul Sweeney, Joe Italiano.

Manager's report

Welcome to the first edition of Collie & Districts **Community Bank**® Branch newsletter for 2013.

There have been some major changes to the staff at our branch since the last newsletter. We have

said a fond farewell to both Danelle Pelliciaro and Sue Tomasini and welcome our two newest staff members Narelle Michalak and Kira Bebbington to the team.

Danelle was at our branch for more than four years and was a fantastic person to work alongside. She has moved on to our Perth office, so remains within the Bendigo Bank team.

Sue has just moved next door to Sports First, so we still see far too much of her!

Narelle brings a wealth of banking experience to her role as Senior Customer Relationship Manager. With 18 years in banking, doing everything from working as a teller to Branch Manager, Narelle will fit seamlessly into the **Community Bank**® concept. Once Narelle has completed her initial training period, she will become your first port of call for lending enquiries and I know she is very keen to get started.

Both Narelle and Kira are Collie locals, which has always been part of the **Community Bank**® concept, to employ local people wherever possible.

We are very fortunate to have secured the employment of Narelle and Kira and they look forward to long rewarding banking careers with Collie & Districts **Community Bank**® Branch.

I'm sure by now most of you would have seen the "Money Matters" column in the Collie Mail, which is another way for our branch to provide an insight into the world of banking and the **Community Bank**® concept.

I am very keen to hear your thoughts on what you would like to see in the column, so if it's important to you, let me know.

As Ian mentioned in his report, we have made further significant contributions to the Collie community over the last four months, including:

- Collie Racing Car Drivers Association
- Wilson Park Primary School
- Collie Shire Swim School
- Collie Senior High School
- Collie Cricket History Book
- Rotary Club of Collie
- Collie Country Music Roundup

We look forward to your continued support of our branch. The more you bank with us, the more we can do for our community. Both my staff and myself are always available to assist with your banking enquiries and we look forward to seeing you in the branch.

Travis Ellison
Branch Manager



New staff members Narelle Michalak and Kira Bebbington

Staff profile – Michelle Strike

Title: Customer Service Officer.

Family members: Mum, dad and brother (Brad), fiancé Brett and two furry babies – Harlow (dalmatian) and Lola (beagle).

How long have you worked at Collie Community Bank® Branch? One year.

Years in banking: One year.

Previous jobs: Journalist at Collie Mail.

What do I enjoy most about Collie Community Bank® Branch? Working with great people, dealing with familiar faces and contributing to the community.

Hobbies: Fitness – I am also a qualified personal trainer – and I'm training for my first marathon. I'm also planning my wedding, which has become a hobby!

Favourite sporting teams: I don't follow any particular team, but always support either the Dockers or Eagles.

Favourite places visited: Whistler and Vancouver, Canada, and Los Angeles.

Other interesting stuff: This year I will run the City to Surf for the fifth time.



Bendigo and Agribusiness

Your local Collie & Districts **Community Bank**® Branch welcomes Agribusiness Manager Tim Paskov to its team.

Tim has a strong Agribusiness background and, although being based in Perth, is always on the road visiting both existing and prospective customers.

The Bendigo Bank network, and specifically the Rural Bank network, continues to grow, hence the need for additional staff on our Agribusiness team.

In a recent restructure within the Rural Bank team, Tim has taken over from Steve Sims, who our farming community will know from previous dealings.

Tim claims that product type and flexibility for primary producers at Bendigo Bank is second to none.

The core Bendigo Agribusiness product suite includes flexible term loans, overdrafts, agribusiness line of credit and stock mortgages. We also offer residential and commercial investment loans and equipment finance loans in need.

Our branch knows Tim will continue to provide the quality service expected from our farming clients.

It is also that time of year when farmers should be readying themselves for tax time.

A great way to help minimise tax is by using a Farm Management Deposit (FMD). Bendigo Bank has a range of FMD's, including term deposits and cash management accounts, and your Branch Manager will be only too happy to help with setting an FMD up for you.

Finally, for our Agribusiness customers, don't forget we also have banking at our Darkan Agency five days a week, which means you don't have to drive to Collie just to do a banking transaction.

If you want to know more about our Agribusiness suite of products, simply call the branch on 08 9734 7411 to make an appointment with Tim at a time that suits your needs.



Watch the **Community Bank**® story at www.bendigobank.com.au/snapshots

U can find our branch at...

Collie – 70 Forrest Street, Collie WA 6225 Phone: 9734 7411 Website: www.bendigobank.com.au/collie

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

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0587 (05/13)

Collie & Districts **Community Bank**® Branch

 **Bendigo Bank**

