



Community Bank® company bus.

For some time now, the Corangamite Financial Services Limited (CFSL) Board has been told by community groups that there was a need for a Community Bus, which could cater for larger groups without the costly price tag. The groups that regularly use the Surfcoast Shire Community Bus and on some occasions a commercial bus hire include the local schools, local cubs, Scouts and Girl Guide groups, Elderly Citizens and Church Groups, as well as the many sporting groups.

After great consideration of the needs and the benefits, a **Community Bank®** company bus would provide to our communities, Corangamite Financial Services Limited (the company that runs the Anglesea & District and Winchelsea & District **Community Bank®** branches) purchased a 27 seated bus, complete with seat belts in October 2014.

The CFSL Board believe the **Community Bank®** company bus will save the many community groups within our catchment, a considerable amount of money associated with the hiring of a bus for transportation of students/group

members to their various activities. In some cases the groups (particularly some of our local schools) may not have participated in an activity due to the extra cost of transport, without the availability to use the **Community Bank®** company bus.

This is yet another project completed by CFSL that has been made possible by you choosing to bank with your locally-owned **Community Bank®** branch located at Winchelsea, Anglesea or the Lorne Agency, that benefit you and your community.

It means you benefit from competitive products and great service, and that you feel satisfied and proud knowing that your banking is making a difference.

CFSL has contributed over \$1.2 million back into local community projects, and the more people choose to bank with us, the more we are able to contribute back into your community.

For **Community Bank®** company bus enquiries and bookings, please contact Ken McDonald – 0418 524 150.

Business Bank of the Year. Four years running.

At Anglesea & District and Winchelsea & District **Community Bank®** branches we make it our business to make your business better. It's why we've been awarded Business Bank of the Year by Roy Morgan for the fourth year in a row.

Bendigo Bank
Bigger than a bank.

Drop into your nearest branch at 97 Great Ocean Road, Anglesea - 5263 3906 or 11 Main Street, Winchelsea - 5267 3189 to find out more.

bendigobank.com.au/business



Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S51836-06 (262276_v1) (27/07/2015)



Bendigo Bank
Bigger than a bank.

Anglesea & District and Winchelsea & District
Community Bank® branches

Anglesea & District Community Bank® Branch celebrates 10 years.

On 24 June 2015, the Anglesea & District **Community Bank®** Branch celebrated its 10th birthday. It's hard to believe that 10 years have passed since the branch first opened its doors for business, but when reflecting back over this journey, so much has been achieved over this time.

It all started over 12 years ago when a group of locals, led by Angela Allardyce and Alison Sedgwick formed a subcommittee to pursue a **Community Bank®** branch for Anglesea in the quest for greater banking services and the community benefits that the **Community Bank®** model delivers. Since this time, the branch has steadily grown over the past 10 years and currently has 2,000 customers with total business holdings of over \$140 million.

"We are very proud of what we have been able to achieve over this time as a result of our dedicated and passionate team, and the support of our community with people enjoying the personalized local banking service," said Mr. Vaughan Lamb, Chairman of Corangamite Financial Services Limited, the local company which runs the Anglesea & District and Winchelsea & District **Community Bank®** branches.

"Ten years on and we still cannot share our story enough. It's often hard to believe that a bank can be locally owned and operated and can give back to the community in so many ways," Mr. Lamb said, "In addition to our branches providing professional relationship banking services, the doors are open longer than any other financial institution and our staff provide services well outside of trading hours. We have been able to re-invest over \$1.2 million back to local community groups and organisations through local support. There is no other business that can boast this, and it is often disbelieved that this all comes from a bank!"



"Our support extends beyond banking services and putting money bank into the community," said Mr. Shane Madden, who has been the local Branch Manager at Anglesea for the past 10 years. "We have been actively involved in assisting and advocating many local projects such as the Anglesea Fire Station redevelopment and the Anglesea Men's Shed, just to name a couple. And it's not just the big projects either, our local **Community Bank®** branches have supported over 60 local groups with a total of more than \$100,000 annually for the past few years," Mr. Madden said.

So, how can you help your community?

Well, it's simple – when you choose to be a customer at the Anglesea & District **Community Bank®** Branch, you benefit from the competitive products and great service, and the local community shares in the income generated by your banking.

So make a difference – to your own banking and to your community, and call into the Anglesea & District **Community Bank®** Branch to speak to the friendly staff.

Defibs 24/7.

The Anglesea & District and Winchelsea & District **Community Bank®** branches would like to advise the community of the installation of a Defibrillator Unit (AED) in a secure alarmed cabinet on the outside of the Moriac Community Health Centre (beside the ATM), providing 24/7 public access.

Each unit is registered with the '000' help number and its location, and importantly callers will be advised of this in an emergency.

The Defib unit is an automated device, that when activated begins a step-by-step process with clear, easy to understand instructions. This means you do not have to be trained however familiarisation of an AED is recommended.

Thank you to the customers of our **Community Bank®** branches, because without your support, community investment like the installation of an externally accessible defibrillator unit would not be possible.

Enquiries: Anglesea & District **Community Bank®** Branch – phone: 5263 3906
Winchelsea & District **Community Bank®** Branch – phone: 5267 3189



Local farmers come together.

The Winchelsea & District **Community Bank**[®] Branch joined with rural lenders, Rural Bank and Rural Finance to talk weather and land values with local farmers and industry. A breakfast event for the 110 strong audience, was held at the Eastern Reserve Community Centre in Winchelsea with meteorologist and weather presenter, Jane Bunn and Agribusiness Analyst, Matt Ough as the guest speakers.

Rural Bank and Rural Finance Regional General Manager, Andrew Martin said it was a great morning sharing insights into two subjects that farmers love to discuss. "Farmers love to talk about the weather and how much the farmland is worth in their region, so we hope they received some real insights into these subjects."

Members of the Bendigo Bank family, Rural Bank and Rural Finance provide a range of tools that work for the financial demands of all farmers. Mr Martin stated that Rural Bank and Rural Finance's close association with the Winchelsea & District **Community Bank**[®] Branch provide a local platform from which to help agribusiness in the region succeed.

"Winchelsea & District **Community Bank**[®] Branch shares our understanding of the unique needs and demands of



Above: Jane Bunn presenting at the breakfast.

farming customers and communities in the region," Mr Martin said. "We are backing farmers to help them harness seasonal opportunities and contribute to the overall growth in the area."

At the event, Winchelsea & District **Community Bank**[®] Branch welcomed Mr Rob 'Snick' Cameron to the CFSL/**Community Bank**[®] branch team as the new Business Development Manager. Rob is well known in the area and will provide support to the local farming sector, both with their personal and business banking needs.

For enquiries, please phone Rob: 0435 528 850 or 5267 3189.

HAVE YOU MET YOUR LOCAL RURAL BANK FARM FINANCE SPECIALIST?

Drop into your nearest branch at 97 Great Ocean Road, Anglesea - 5263 3906 or 11 Main Street, Winchelsea - 5267 3189 to speak to a local specialist about how we can help grow your farming business.



Products are issued by Rural Bank Limited (ABN 74 083 938 416 AFSL 238042) and distributed by Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL/Australian Credit Licence 237879). S46240-2 (260692_v1) (17/07/2015)

Anglesea & District and Winchelsea & District
Community Bank[®] branches

Actively involved within the community.

In addition to the \$1.2 million returned back to the community and support provided to over 70 local groups and organisations, the staff and Directors of the **Community Bank**® company and branches are actively involved by volunteering their time by helping at the many activities, projects and events within the communities and below is a snapshot of some of these, demonstrating the uniqueness of the **Community Bank**® model.



Lorne Aquatic & Angling Club.



NHW Schools Day.



WFNC scoreboard.



Anglesea BBQ Fundraiser.



ABMT fundraiser – Lorne.



Junior Basketball.



Rural Brekkie with Jane Bunn.



Anglesea Business Women's Breakfast.



Corangamite Financial Services Limited team.



Matt Ough,
Agribusiness Analyst.



Winchelsea Primary School-Reading Eggs program.



Winchelsea Drug & Mental Health Forum.



Angelsea Tradie Bowls Day.



Angelsea Cancer Council fundraiser.

It's switching your banking to us. But it's bigger than that.
It's \$1.2 million poured back into Angelsea and Winchelsea Districts.

Our bank invests its profits into our community, so just by banking with us, you automatically become part of something bigger. **Bigger than a bank.**

 **Bendigo Bank**
Bigger than a bank.

Drop into your nearest branch at 97 Great Ocean Road, Angelsea - 5263 3906 or 11 Main Street, Winchelsea - 5267 3189.

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Shares available.

Having completed our 11th year of trading, CFSL is recording regular operating profits after community investments and distributing annual dividend payments to its shareholders. For the past six years, shareholders have received an annual fully franked dividend.

The Corangamite Financial Services Limited Annual Reports are publicly available under the Anglesea & District and Winchelsea & District **Community Bank®** branches section of the Bendigo Bank website or www.bendigobank.com.au/winchelsea



Our lowest home loan rates in decades.

There's never been a bigger opportunity to lock in a low, low interest rate.

But it's more than just a great rate, a home loan from Anglesea & District and Winchelsea & District **Community Bank®** branches is bigger than that - and comes with a range of big benefits, discounts and savings.

Drop into your nearest branch at 97 Great Ocean Road, Anglesea - 5263 3906 or 11 Main Street, Winchelsea - 5267 3189 and compare our fixed rate home loans.



Anglesea & District and Winchelsea & District
Community Bank® branches

Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S49375-5 (263339_v1) (27/07/2015)

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Corangamite Financial Services Limited 11 Main Street, Winchelsea VIC 3241 ABN 80 105 703 099

Directors: Vaughan Lamb (Chairman), John Tebbutt, Robert Earl, Ken McDonald, Michael Fitzgerald, Michael McConnell, John Knuckey, Robyn Erwin, Raylene Fordham, Pamela Sandlant, Jenny Sewell.

Anglesea and Winchelsea Community Bank® branches

- Anglesea:** 97 Great Ocean Road, Anglesea VIC 3230 Phone: 5263 3906 Website: www.bendigobank.com.au/anglesea
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon
- Winchelsea:** 11 Main Street, Winchelsea VIC 3241 Phone: 5267 3189 Website: www.bendigobank.com.au/winchelsea
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon
- Lorne Agency:** Beachouse Gifts Shop 5, The Cumberland Resort, Mountjoy Parade, Lorne VIC 3232 Phone: 5289 2444
Opening hours: Monday to Friday 10.00am – 4.30pm

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