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Creswick & District **Community Bank®** Branch

Good for
AND your
community

Bendigo wealth

Managing your finances so you can live the lifestyle you want involves making some big decisions. So it makes sense to draw on the advice and information available at the Creswick & District **Community Bank®** Branch and through our network of qualified Bendigo Bank Financial Planners.

Our Financial Planners can help you clarify your big ideas and assist you in putting strategies in place to achieve them.

Your first consultation with a Financial Planner is free and there is no further obligation. They'll walk you through the easy four-step process, which will have you well on your way to making your big ideas reality.

Find out more at www.bendigobank.com.au/wealth, phone 1800 018 018 or visit the Creswick & District **Community Bank®** Branch today.

Happy 6th birthday

On 25 May 2013 we celebrated our sixth year of business with the Creswick & district community.

Coffee and cake was shared by many and the kids enjoyed a special birthday colouring in competition, as the branch's success to date was celebrated by all who attended.

Special thanks to all those who helped organise the celebration, and to the bakery for making our delicious cake.

A great day was had by all.



A BIG
idea needs
SMART
advice

**Bendigo
Bank**
wealth

What's your big idea? Everyone has one
But do you know how to make it happen?

With smart advice and the right information,
Creswick & District **Community Bank®** Branch
can help.

**Drop into your nearest branch at 1 Raglan
Street, Creswick, call 1800 018 018 or visit
www.bendigobank.com.au/wealth.**

Bendigo and Adelaide Bank
Limited ABN 11 068 049 178
AFSL 237879. (\$43540-01)
(187009_v1) (27/05/2013)

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Creswick & District
Community Bank® Branch

Creswick & District Financial Services Limited 1 Raglan Street, Creswick VIC 3363 **ABN 14 119 315 258**

Directors: Graeme Mitchell (Chairman), Michael Daunt, Bob Orr, Marcus Walsh, Margaret Giles, Bernie Charleson, Janine Booth, Quentin Turner, Alan Gay, and Michael Beaumont.

Travelling or sending money overseas?

Before you or your money go, visit Bendigo.

Whether you're sending money overseas or planning a trip of a lifetime, Bendigo Bank offers a comprehensive range of solutions to cater for all your foreign exchange and travel needs.

Drop into your nearest branch at 1 Raglan Street, Creswick or phone 5345 1233, to find out more about how to transfer or carry your money safely overseas.

Subject to terms and conditions. Fees and charges apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (S43999-02) (187010_v1) (27/05/2013)



Creswick & District
Community Bank® Branch

Travelling or sending money overseas?

Before you or your money go, visit the Creswick & District **Community Bank®** Branch.

Pop in and ask us about the following products we offer:

Foreign Cash:

- We provide our customers with an extensive list of currencies to choose from
- It is always a good idea to have some of the local currency in your pocket when you arrive
- Cash is delivered to the bank approximately two days after the date of ordering

Travellers cheques:

- Travellers cheques are accepted worldwide
- They can be cashed at restaurants, hotels, airports and shops.
- If you lose them they can be replaced

Cash Passports

- Multiple currencies and Australian dollars can be loaded onto the one card
- Can be reloaded as many times as required
- Second back up card provided
- Free replacement of lost/stolen cards
- Accepted for purchases at over 29 million locations worldwide

Bendigo Credit Cards

- Accepted worldwide
- Make purchases or withdraw cash
- Embedded with a security chip, the global standard for card security

Bendigo Debit Card

- Accepted worldwide
- Withdraw funds directly from your account at over 30 million locations worldwide
- Embedded with a security chip, the global standard for card security

Telegraphic Transfers

- Quick and reliable way to make international payments
- Funds credited directly to the nominated bank account

Bank Drafts

- Purchase and send funds overseas from your account to an overseas recipient in the equivalent amount of local currency

Don't forget we also offer travel insurance! For a free on the spot quote, come in and see us at the Creswick & District **Community Bank®** Branch.

RSPCA Million Paws Walk 2013



Here at our Creswick & District **Community Bank®** Branch we are very dog friendly and enjoy our weekly visits from many of our four-legged friends.

With this in mind, and due to all our staff having at least one dog each, we decided we would participate in the annual RSPCA Million Paw's walk.

The walk is held nationwide and is a major fundraiser for the RSPCA.

We walked approximately 5km around Victoria Park, the weather was great and a good day was had by both owner and their dogs.

Together with donations from our customers, via a tin in branch, and our entry fee, we raised \$169.

A big thank you to all involved.

A growing family

We are pleased to announce Louise and Damian welcomed the arrival of their beautiful daughter, Sylvia Eve Clark on Tuesday 4 June at St John of God Hospital Ballarat. All are doing well.

Let's talk Farm Management Deposits

When you choose Bendigo Bank for your Farm Management Deposit, you're choosing a bank that understands Australian agribusiness. A bank that invests in local farming communities. In other words, it's the FMD that's the ideal choice for Australian farmers.

Drop into your nearest branch at 1 Raglan Street, Creswick or phone 5345 1233 to speak to a local specialist about how a Farm Management Deposit can help grow your farming operations.

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Agribusiness products issued by  **RURAL BANK**

Staff profile



Talia Davi

I was born in Melbourne and moved to Ballarat when I was seven years old. I attended Villa Maria primary school and Loreto College for my high school education.

My first job was at JB Hi-Fi in Ballarat, where I assisted with opening the store and worked on the counter.

My first role in the Bendigo Bank was at the Ballarat West branch as a CSO. I then went on to relieving within the Ballarat region. While on relief I had the opportunity to come and work out here at the Creswick & District **Community Bank**[®] Branch. When the 12-month maternity contract as the CRO became available, I was excited to be able to join such a great working team.

I have been warmly welcomed into the community of Creswick, as well as the branch, and look forward to spending the year working with you all.

Manager's report

With one month of the financial year to go, the branch figures are very pleasing, with total balances of \$132 million currently held. Our goal for the year was to achieve balances of \$130 million, so I trust that we will have remained above our target as at 30 June 2013.

A lot has happened personnel wise at the branch since the March newsletter. Louise has started her maternity leave and her baby is due 29 May 2013, so by the time you read this she will be a proud mum.

I have announced that I will be retiring as of 31 July 2013 and the Board has appointed our Customer Relationship Manager (CRM), Rhonda Lowe, as the new Branch Manager.

Taya McPhee, another local employee, has been appointed our new CRM. Taya is currently working in the Ballarat Branch and will start at Creswick on 1 July 2013.

Talia Davi has been appointed the CRO position in the absence of Louise while she is on her maternity leave break.

Congratulations to all three ladies on their appointments, we look forward to seeing Creswick & District **Community Bank**[®] Branch continue to grow under your leadership.

Highlights of the last quarter include:

The Community Forum held on 27 March 2013. This was a very informative evening and gave the Board of Directors good feedback on what the community's priorities were for major projects for the district.

Creswick RSL - the branch has been in consultative talks with Creswick RSL regarding raising funds for its Memorial Hall renovations and 2015 Anzac day celebrations. With the assistance of Bendigo Bank's Community Strengthening Department and the Community Enterprise FoundationTM, we feel confident of being able to help the RSL in turning some of its dreams into reality.

As this is my last newsletter contribution, I would like to sincerely thank our customers, shareholders, Board members and staff for their ongoing support over the past six years. Together we have achieved remarkable success ensuring the ongoing growth and profitability of our branch.

Highlights for me include: \$375,000 in community contributions (and growing), balance growth to \$132 million (and growing), and handsome returns for our shareholders. I look forward to watching the continual growth of the Creswick & District **Community Bank**[®] Branch in all three of these areas.

Thanks go to the support of the Bendigo Bank, and in particular our regional staff members, so aptly lead by our Regional Manager, Simon Cornwell.

Special thanks also to Narelle Barrett for her patience, expertise and support in what is a very challenging role.

Thanks to you all for a remarkable and unforgettable journey.

Les Vercoe
Branch Manager



Watch the Bendigo Bank story at
www.bendigobank.com.au/snapshots

Les' overseas adventure

Branch Manager Les Vercoe has recently returned from a three week trip to Peru and Easter Island. Les followed the Inca trail from Cusco to Machu Picchu which was a four day trek through the Andes mountain ranges. Throughout the trip Les visited many Inca villages and ruins. Another highlight of the trip was a visit to the floating islands of Lake Titicaca, including an overnight stay with a local native family. On the way home Les visited Easter Island, the home of the famous Moai statues.



Chairman's report

Our last three months have been the most eventful in our six-year history.

Branch Manager Les Vercoe retires at the end of July 2013; a sad moment for all involved in our **Community Bank**[®] branch, Board, staff and customers and all who have all become close to Les. On behalf of all these people, I wish Les a long happy and healthy retirement and thank him sincerely for the wonderful job he has done for our **Community Bank**[®] branch. We all hope that we can convince Les to still have some involvement in the **Community Bank**[®] branch in the future.

Congratulations to Rhonda Lowe who has been appointed to take over from Les as our new Branch Manager. We are sure she will continue our great service to our customers.

We also announce that Taya McPhee will take over the Customer Relationship Manager from Rhonda, starting on 1 July 2013. Taya currently holds this position in the Ballarat branch and will be a welcome addition to our staff. We wish her a long and happy career with our **Community Bank**[®] branch.

Great news and congratulations to our Customer Relationship Officer Louise on the birth of her daughter Sylvia Eve, best wishes from everyone; staff, Board and customers. During Louise's maternity leave we welcome Talia to our Customer Relationship Officer position and hope she has an enjoyable time working with our staff and customers.

We held our first community forum on 27 March 2013 with more than 80 local people attending at Lindsay Park. The future projects of our district were discussed with local people representing clubs, groups and individuals having input for the improvement of Creswick. After healthy discussion, the Board has a list of 60 projects people would like to see implemented in our district. We would like to thank all those people who took part and enthusiastically discussed many ideas. The Board looks forward to working with these people in the future.

Our 6th Birthday was held on the 24 and 25 May 2013 with a lovely big birthday cake from the Creswick bakery, a great cup of coffee or tea from our staff and balloons for the local children. It was good to see shareholders and customers join us for this occasion. Thank you to the staff for their organisation of this day.

Another reminder of how quick the six years has gone; we were advised by the Bendigo Bank that the profit share realignment would take effect from 1 April 2013. This is the second time in 21 months we have faced a major reduction in our earnings. Our Board and staff will be working even harder to minimise this effect on our overall performance in the coming year and look forward to continuing our business growth.

Graeme Mitchell
Chairman

Your Home
*Choose a home loan
that's right for you*

Whether you are purchasing your first home or your next home, refinancing or investing in property, Bendigo Bank offers you the freedom and flexibility to make your home loan work for you.

Drop into your nearest branch at 1 Raglan Street, Creswick or phone 5345 1233 and find out more about choosing the home loan that's right for you.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. HL18 (188612_v1) (14/06/2013)

Creswick & District **Community Bank**[®] Branch



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0602) (06/13)

Creswick & District **Community Bank**[®] Branch

1 Raglan Street, Creswick VIC 3363

Phone: 5345 1233

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

Website: www.bendigobank.com.au/creswick

