



Chairman's update.

Since a vision from the original steering committee back in early 2000, a locally based **Community Bank®** branch has grown. From just having customers and shareholders within our local communities, to now having our shareholders and customers all over Eyre Peninsula and with a number of ex locals in other parts of South Australia and Australia.

You, our shareholders and customers of Cummins District Financial Services Limited (CDFSL) have contributed over \$3.8 million back into our local communities. Without this support our local communities, facilities, health and education would not be in their present position as they are today.

The Directors of CDFSL see it vitally important that you, our customers/shareholders, tell us and have your voice heard as to the future areas, improvements and partnerships that you think are important for our local communities to continue to develop, grow and prosper.

Recently some of you would have received an email survey/questionnaire, and now included with this shareholder newsletter. Please take the time to reply, as it is important to our Board that you, our shareholders and customers, have an input to our communities future, after all it is your \$3.8 million that has been improving our communities for the last 18 years.

Our Board of Directors has been enhanced and we welcome Liz Holley and Terry Habner, joining our other Board members, Peter Glover, Jill Wedd, Heather Norton, George Pedler, Whitney Wright and Wendy Holman. The CDFSL Board is continually looking for new Directors to promote and build our **Community Bank®** branch, so if you feel that you can contribute, please don't hesitate to contact any of our Directors, or nominate in September.



Staff and Directors attended the SA/NT Conference in Adelaide in 2017.

Our shareholder base continues to change, and regularly we have shares that are available, so if you, your family or community colleague would like to be part of a **Community Bank®** branch community, please contact any of the Directors or go to our website: www.bendigobank.com.au/public/community/our-branches/cummins/trading-shares-lvm

Cummins District **Community Bank®** Branch continues to grow, and with your support as customers and shareholders, to advocate the benefits of banking with Bendigo Bank and Rural Bank, our investments within our local communities will continue to grow also. Please give Braden Gale, Chris Miller and their staff the opportunity to help you with personal and business growth, if you don't ask you don't know.

Mick Howell
Chairman

Cummins District Financial Services Limited 18 Railway Terrace, Cummins SA 5631 ABN 25 094 393 692

Directors: Mick Howell (Chairman), Whitney Mickan, George Pedler, Heather Norton, Wendy Holman, Jill Wedd, Peter Glover, Terry Habner, Liz Holley.

Community contributions.

A total contribution to our communities is over an incredible \$3.8 million!

Community projects.

Cummins District Financial Services Ltd Board is proud to provide an overview of eight community projects funded by the 2017 Grant Round.



Yeelanna Memorial Association Inc	\$8,700	Upgrade of their toilet facility.
Cummins Yeelanna RSL Sub Branch Inc	\$39,110	The restoration of the RSL clubrooms.
West Coast Youth and Community Support	\$25,000	Continue running the program Mentally Fit EP across the Eyre Peninsula.
Cummins & District Enterprise Committee	\$50,000	Towards the Cummins Skate Park project.
	\$10,000	The Cummins Nature Playground at the Cummins Triangle.
Cummins Community Opportunity Shop Inc	\$12,000	The building of a new shed.
District Council of Lower Eyre Peninsula	\$10,843	The stage two retirement living upgrade for the Cummins Homes.
Cummins Gymnastic Club	\$15,000	The trampoline and foam pit at their new facility.



2017 Scholarship recipient.

Jemima McLachlan is the lucky recipient of our 2017 Cummins District **Community Bank**[®] Branch Scholarship. A very worthy recipient, she also received awards including the Mary Trigg Award and ADF Long Tan Award for her studies last year at Cummins Area School.

Jemima has been in Adelaide studying a Bachelor of Education (Design & Technology) and recently returned during her first break, and we were lucky enough to catch up with her. All going well, Jemima hopes to return to our community in the future and work in her chosen profession. Wishing you all the best with your studies Jemima!



2018 School based traineeship.

Ann Mayo has taken on our 2018 School-based Traineeship and can be seen in the Cummins District **Community Bank**[®] Branch each Thursday. Ann is currently studying Year 11 at Cummins Area School. So if you pop into the branch on a Thursday, please say hi to Ann and make her feel welcome. We hope she has a great year.



Branch update.

Cummins District **Community Bank**[®] Branch has pleasingly experienced further growth over the past 12 months, with more than \$200 million of banking business currently held with our branch. This milestone is great reward for our staff and Board Directors who have worked hard to make our **Community Bank**[®] branch the success that it is over the past 17 years, but also for our customers who continue to see the value in banking with our **Community Bank**[®] branch, and the difference it makes for our community.

This significant level of business has enabled more than \$3.8 million to be invested into our community in the form of sponsorships and grants, which have been directed into key areas including health, education, sport and infrastructure.

Whilst our **Community Bank**[®] branch staffing has remained relatively stable over the past 12 months, we have welcomed some new and not so new faces. Georgia Borthwick (our 2016 School-based Trainee) worked one day a week with us whilst completing Year 12 in 2017, prior to commencing University in Adelaide in February. Ann Mayo is our 2018 School-based Trainee, and it is great having Ann in branch on Wednesdays.

Pleasingly, Amy Fuss has returned from Maternity Leave in a Customer Service Officer role on Mondays and Tuesdays.

We also welcome Joannah Baptiste to our **Community Bank**[®] branch and Cummins! Jo, along with her husband Daniel and

three daughters, relocated from Freeling, with Jo joining the team as our full-time Customer Relationship Manager. Jo has significant lending experience from a variety of roles, and further strengthens our branch lending team. Thank you to Ally Mooney for her commitment to this role over the past four years.

I would also like to congratulate Holly Pervan on her recent promotion to a Customer Relationship Officer role. Holly has been employed full-time since she completed her School-based Traineeship in 2013, and it is great to see her development and progression into a personal lending role.

In addition to our **Community Bank**[®] branch staff, our farming and commercial customers are well supported locally by Chris Miller (Rural Bank, Agribusiness Relationship Manager), Richard Murphy (Rural Bank, Agribusiness Relationship Assistant), and Bernadette Redden (Business Banking Officer). We continually strive to provide great service to our customers, and encourage all customers and non-customers into the Cummins District **Community Bank**[®] Branch to discuss how we can assist you with your financial goals, and in-turn provide further investment into our community.

Braden Gale
Branch Manager



Partnerships for 2017.

Over \$206,000 was put back into the community in 2017 by the way of partnerships with local clubs and organisations.

Southern Eyre Peninsula Cricket

Royal Flying Doctor's Service

District Council of Lower Eyre Peninsula /
Cummins District Enterprise Committee

Cummins Kapinnie Football Club

EPPASSA Interschool Sports Day

Wudinna Area School Governing Council

Lock Football & Netball Club

Cummins Area School

Cummins Kapinnie Netball Club

Cummins Rambler Netball Club

Cummins Rambler Football Club

Cummins Golf Club

Wudinna Show Shearing Competition

Wudinna & Le Hunte Show

Wudinna Bows Club

Cummins Show Entertainment Committee

United Yeelanna Netball Club

Cummins A&H Show Society

Edillilie Riding Club

Cummins Area School

Cummins YAC

Southern Eyre Team Penners

Cummins Bowling Club

Great Flinders Junior Tennis Association

Cummins Cricket Club



Working collaboratively with Port Lincoln and Tumby Bay District Community Bank® branches.

Given the number of Eyre Peninsula wide events that are held, this gives us the opportunity to work collaboratively with the Port Lincoln and Tumby Bay District **Community Bank®** branches to support our community, with projects and joint marketing ventures.

Mortlock Shield was held last year, and was another successful event with our three branches providing the Major Sponsorship for the 80th Bendigo Bank Mortlock Shield, held in Port Lincoln over the June long weekend.

Keep your eye out for our billboard which will be displayed at the Centenary Oval in Port Lincoln from 14 May until 11 June.

The Eyre Peninsula Field Days are back again this year at Cleve, on 14-16 August. We are excited to be teaming up with Rural Bank to provide free health checks, all thanks to the National Centre for Farmer Health. Keep your eye out for our fabulous site at the Field Days, and pop in for a visit and have a health check whilst you are there. Port Lincoln **Community Bank®** Branch have provided their new marquee to be used at our site, and we are looking forward to that.

Chris Miller and Richard "Pacer" Murphy from Rural Bank will both be at the Field Days, along with our respective Branch

Managers Braden Gale (Cummins), Judy Arbery (Tumby Bay) and Phil Channon (Port Lincoln) to answer any questions you may have in regards to your personal or agri banking. Otherwise, just pop in for a chat and to say hello.

We have lots of other exciting things in the pipelines and look forward to working collaboratively to be able to provide our communities, and the Eyre Peninsula with great opportunities.



Our FMD makes your money work harder.

With fixed rate and variable rate options, you can set aside pre-tax income from your profitable years, so you have it available when you need it most. You'll earn interest on your FMD and no monthly account service fees or transaction fees apply.

To find out more visit your local branch at 18 Railway Terrace, Cummins or phone 0427 510 041 to speak to Chris Miller, our Agribusiness Relationship Manager for the Eyre Peninsula.

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Farmer focused.
Future driven.

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Partnering with Cummins Area School.

In the recent years our collaboration with the Cummins Area School has been quite significant.

We have provided various funds in the way of grants and partnership. In total we have given back over \$400,000 to the school since the Cummins District **Community Bank**® Branch was opened in 2000.

Various projects, trips and events have been supported including the National Merino Challenge, the Science & Engineering Challenge, a First Aid course for students held at the school, and the Youth Opportunities Program. This is just to name a few.

The Youth Opportunities Program has been a huge success, and something that we enjoy following, with Braden Gale our Branch Manager, meeting with the students during their course, and our **Community Bank**® branch staff and Board Directors being invited to attend their yearly graduations. In the last three years, our **Community Bank**® branch has put \$20,811 towards this amazing program.

As well as our Scholarship that we provide on a yearly basis, we have also been attending the Year 12 Graduation and last year Braden presented Charlie Buddle with the Community Award donated by Cummins District **Community Bank**® Branch. Criteria for this award included being involved in community service within the school and community, and this is something that Charlie displayed through his work in school, and outside of school, fundraising for Juvenile Diabetes.

The Agriculture Award was donated by Rural Bank and presented to Kyle Darling by Chris Miller. Criteria for this award included having achieved a high personal standard either in Certificate 3 in Agriculture, or Year 12 Agriculture Studies, which is something that Kyle had achieved.



Cummins District Community Bank® Branch

18 Railway Terrace, Cummins SA 5631 Phone: 8676 2997

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/cummins facebook.com/cumminsdistrictcommunitybankbranch twitter.com/bendigobank



www.bendigobank.com.au

