



Chairman's update.

January is traditionally a slow time for Cummins but it's a busy time for our **Community Bank®** branch. Most of our district goes on holiday somewhere, so for the first time our early January meeting was held in Coffin Bay. We were able to welcome our new Director Michael Minhard in casual circumstances, but we will be back in Cummins for meetings from now on! Mandy Pedler has resigned from our Board due to time pressures and I would like to say 'thank you' to Mandy for her input to our Board and as Treasurer. We have been fortunate to be able to co-opt Whitney Mickan to take Mandy's place on the Board, and I thank both her and Michael for accepting the challenge. They bring a more youthful perspective than some of our incumbent Directors and we are fortunate to have them!

One of last year's initiatives for us was to finally get an ATM installed in the Port Lincoln Airport, which has been several years in the making. We envisage it as a service to our customers and patrons of the airport. Hopefully you have seen it close to the café and been able to make use of it. It is installed for an initial trial period on behalf of us and Bendigo Bank. It is very convenient to be able to access cash just before you hop onto a plane to Adelaide and beyond.

Our banking license is provided by Bendigo and Adelaide Bank Ltd which gives us the ability to return money to our community. Bendigo and Adelaide Bank Ltd administer the rules and regulations under which we operate and recently they have changed the rules for Safe Deposit Boxes, based on anti-terrorism and money laundering legislation. Our branch has provided this service to our customers, especially because we have a safe already in the building. However many other branches do not have that facility and it has been decreed that all Safe Deposits need to be retained at a central facility in Geelong, at an annual cost. Our Board believes we could continue to provide the service here with very little risk to our staff or customers and have argued our case for about 18 months with no success. We have now been informed we will not pass our branch audit if we retain these deposits, so are left with no choice but to remove them. If you are one of our customers with a Safe Deposit Box you will have been contacted about this. Our staff will work with you to help you in the transition process.

We as a Board, look forward to working on some new and exciting projects this year, and look forward to the change, and difference we can make to our community.

All the best for a prosperous and successful 2015.

Kind Regards,

Peter Glover
Chairman

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

Directors: Elizabeth Burns, George Pedler, Heather Norton, Jill Wedd, John Wood, Michael Minhard, Peter Glover, Roger Laube, Wendy Holman and Whitney Mickan.

2015 Scholarship.

This year the Board has supported a student with a \$5,000 scholarship.

This year Cassie Glover was the successful applicant and we wish her well with her studies during the year. Cassie is going to be studying a Bachelor of Applied Sciences (Human Movement & Health Studies).

It is intended that the Board will continue to invest \$5,000 per annum to the scholarship program for the long term.

School based traineeship.

We are pleased to announce the appointment of our School Based Trainee for 2015, Kate Pilgrim.

Kate will complete this traineeship, whilst still continuing her Year 12 studies at Cummins Area School, and you will be able to see her friendly face in the branch every Thursday.

We look forward to seeing Kate prosper in her role here at the branch. Welcome aboard Kate!



Above: Kate Pilgrim.

Top: Sponsorship recipients, Ramblers Netball Club 2014.

Branch update.

The branch has welcomed some new and not so new faces to the branch in 2015. Kate Pilgrim has joined the team as our School Based Trainee and has added some exuberance on her Thursdays in the branch. We thank Shilo Perry-Byrne for her efforts over the year as School Based Trainee for 2014, and wish her every success with her university studies. Amy Fuss has returned from Maternity Leave in the role of Customer Service Officer two days per week, and her experience and talent is a great asset. Unfortunately, we have had to say goodbye to Kerry Head who has resigned to take on a position with further flexibility. Kerry has been employed with Cummins District **Community Bank**® Branch for six years in a number of roles, and she will be missed by staff and customers.

On the business front, we are constantly working to develop further business channels and attract new customers whilst continuing to assist our existing loyal customers. The **Community Bank**® model works by Cummins District Financial Services Ltd's share of profit from our customers banking being reinvested into Cummins and surrounding districts in the form of grants, sponsorships and shareholder dividends. We have been successful by this measure with over \$2.8 million in community investment since our branch opened 14 years ago. Upon saying this, we need more customers to do their banking through our branch to continue this level of community investment – our vision being to be the 'Bank of Choice' for all businesses and individuals in Cummins and surrounding communities.

Thank you for your personal contribution towards the branch's success, and I welcome you into the branch so the staff and I can assist with your own financial goals.

Regards

Braden Gale
Branch Manager

Defensive driver training.

At the August 2014 Cummins Community Forum, Cummins District **Community Bank**® Branch recognised the need for an open age category Driver Training to be offered to our community.

Together with the District Council of Lower Eyre Peninsula and the Youth Advisory Committee, we have been able to secure the Australian Driving Institute to come to Cummins and deliver this training in June. Cummins District **Community Bank**® Branch is facilitating the Open Age Category, to be run on Monday 15 June 2015.

The cost of this training has been heavily subsidised by the branch, and will be at a cost of only \$75 to each participant.

If this is something that interests you, please get in contact with Amanda Puckridge, our Business Promotions Officer on 0439 851 744, or via email – cumminsbp@outlook.com.au to secure your spot, as there is only limited space.

Rural care opening in Cummins.

Friday 20 March, 2015 saw the official opening of the extensions to the Rural Care building in Cummins.

Our Branch Manager, Braden Gale was on hand to cut the celebratory cake with staff and kids from the School and Rural Care Centre. Cummins District **Community Bank**® Branch is a proud financial contributor towards this wonderful project.



It's not just a home loan. It's the start of something bigger.

At Cummins District **Community Bank**® Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

Drop into your nearest branch and see Branch Manager, Braden Gale at 18 Railway Terrace, Cummins or phone 8676 2997 to find out more.



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Sponsorships.

Over \$45,000 was put back into your community by the way of sponsorship through the Cummins District **Community Bank**® Branch in 2014. The following were some of the lucky recipients:

- Cummins District & Enterprise Committee
- Cummins Golf Club
- Cummins Area School
- Great Flinders Netball Association
- Great Flinders Southern Eyre Junior Cricket
- Royal Flying Doctors Service
- Cummins Yeelanna RSL Sub Branch
- Lock Football Club
- Cummins Ramblers Football Club
- Cummins Kapinnie Football Club
- Mortlock Shield
- Cummins Kapinnie Netball Club
- Cummins Ramblers Netball Club
- Great Flinders Football League
- United Yeelanna Football Club
- Cummins Area School Preschool & Rural Care
- West Coast Youth Services
- Cummins A&H Show Society
- Yallunda Flat Show Society
- Kapinnie Hall Association
- EP Junior Cricket
- Cummins Bowling Club
- Great Flinders Tennis Association
- Cummins Tennis Club
- Cummins District War Memorial Swimming Pool
- Coffin Bay Yacht Club.

Community projects.

The Board identified the following five projects from the Cummins Community Funding Forum in August, 2014:

- Cummins Walking Trail – Cummins District & Enterprise Committee
- Cummins Railway Triangle Upgrade – Cummins District & Enterprise Committee
- Cummins Airstrip Upgrade – District Council of the Lower Eyre Peninsula
- Cummins Community Bus – District Council of the Lower Eyre Peninsula
- Yallunda Flat Playground Upgrade – Yallunda Flat Cricket Club.

We are currently working with these organisations to progress their projects further.



Clockwise from top left: CAS Crows Mascots 2014; Cougars A Grade 2014; Wheat Lumper Statue; Cummins Youth Ops 2014; UYNC 2014 2; Bendigo Bank Mortlock Shield; GFFL A Grade; Hana Green – Cummins Show.



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 www.facebook.com/cumminsdistrictcommunitybankbranch twitter.com/bendigobank



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