



Spring  
2020

# Newsletter

Community Bank · Cummins District



## Chairman update

To all shareholders and customers,

Can you believe that Community Bank Cummins District has been operating for 20 years come 15 December this year? How fortunate are our communities for the foresight of those community members that drove, instigated and established community banking services?

In late 2019/early 2020, Cummins District Financial Services Limited were looking to celebrate 20 years of Community Banking with our customers and communities, and COVID-19 arrived in March 2020. With social distancing and the safety of our communities in mind, we hope to celebrate the coming of age (21) of Community Bank Cummins District in 2021. We will keep you all informed.

COVID-19 has changed the way we do business, socialise, and interact with one another. It has reminded us of the value of family, friends and community. Thank you to Braden and staff for their great job of adapting to the safety standards and for successfully keeping our local Community Bank operating within the ever-changing rules. Our Community Bank has not only been able to service the needs of our customers, they have continued to grow our business in the last financial year by \$8.8 million. Congratulations Braden and team, Chris Miller (Rural Bank), Darren Goodwin, Bernie Redden and Tiffany Franklin (Bendigo Business Banking), and thank you all for a great result.

I do believe that our communities are fortunate to have some of the best people servicing and looking after your financial and banking requirements on Eyre Peninsula. Holly-Elise Pervan resigned at the end of January to take-up employment with Community Bank Port Lincoln,

and we then welcomed Leah Trenberth to the team at the end of March. Welcome also to Charlie Shepperd who is undertaking our School-Based Traineeship program. Just recently we have celebrated Josie Turnbull's 10 years of service with Community Bank Cummins District. Josie has been associated with us since October 2007 in many roles. Her professionalism, passion, and her understanding of the value of community banking to our communities, makes her one of our strengths.

In 20 years, our banking needs and experiences have changed. A number of our original shareholders are no longer with us, and other shareholders/customers still have community connections but may live now in other communities within Australia, and still contact Braden and his team for their financial requirements. Community Bank Cummins District is still in the same place, still continuing the great service, and still supporting and contributing to our local communities through good and tough times. Our branch, through our customers' banking, have invested over \$4.5 million into community projects in the last 20 years.

Community Bank Cummins District team, Braden, Jo, Josie, Leah, Caro, Vikki, Zan, Amy and Charlie, along with Chris (Rural Bank) and Bernie (Bendigo Business Banking) all live and work locally, to professionally look after your financial requirements. Please give them the opportunity to help you, to ensure your financial future and be part of your community growth.

**Mick Howell**  
Chairman – Cummins District Financial Services Limited



## Branch report

Welcome to our latest edition of the Community Bank Cummins District newsletter.

In a year where we had planned to celebrate our branch's 20th Birthday, due to the unforeseen and unprecedented impact of COVID-19, we have been forced to put those plans on-hold. Like all businesses and organisations, we have had to make changes to the way we 'do business' to ensure the safety of our customers and staff. For us, these changes include limited numbers in the branch, social-distancing, availability of hand sanitiser, and regular disinfecting of our ATM, doors, and benches throughout the day.

These changes have meant our staff are required to let customers in and out of the branch, ensuring we manage the number of customers in-branch at any point in time. Whilst it is a different way of operating for everyone, we have been and continue to be open for business, and thank you for your understanding as we navigate through this 'new normal'. We appreciate the virus has impacted all of us personally in one way or another, and for some there has unfortunately been a financial impact also. We welcome you to speak to us over the phone or in-person to discuss your banking requirements.

Amongst this significant event, I am pleased to report that Community Bank Cummins District has had a successful 2019/20 financial year, experiencing growth in our business of \$8.8 million, with over \$243 million total business held as at 30 June 2020. We are extremely proud of this result, which demonstrates the commitment from our entire banking team (including Chris Miller (Rural Bank), and our EP Business Banking team consisting of Darren Goodwin, Tiffany Franklin, and Bernadette Redden), to provide a high-level of service to our existing customers and attract new customers to our Community Bank. This growth has continued the Community Bank's investment into Cummins and surrounding districts, which is now over \$4.5 million.

Our branch staffing has also experienced change this year, with Holly Pervan resigning to join Community Bank Port Lincoln. We thank Holly for her contribution to us and our community in general, being with us for almost seven years after commencing as a School-Based Trainee, and accomplishing business and

personal achievements during her employment including career promotion, Tunarama Ambassador Quest success, and the 2020 DCLEP Young Citizen of the Year. Holly's resignation prompted the employment of Leah Trenberth, with Leah commencing at the end of March amongst the uncertainty of COVID-19. Leah quickly built rapport with our staff and customers alike, and her banking experience and knowledge is a great asset to our team. We have continued to offer our School-Based Traineeship program, and this year welcomed Charlie Shepperd. Charlie works in-branch on Friday's, offering a fresh-face and enthusiasm to our team, and further demonstrating the young talent we continue to produce in our great community.

We are focussed on assisting our customers during these challenging times, and I continue to encourage our customers and non-customers to contact us to discuss your financial goals.

**Braden Gale**  
Branch Manager

 <p><b>Internet</b> Great for banking at home.</p>	 <p><b>App</b> Bank at home or on the go.</p>
 <p><b>Phone</b> Great if you don't have internet banking or the App.</p>	 <p><b>ATM</b> Get cash and check balances.</p>





## Partnerships For 2019

Over \$316,000 was put back into the community in 2019 by the way of Partnership and Grants with local clubs and organisations, with some of the lucky recipients listed below.

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Cummins Emergency Ready Group

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Great Flinders Southern Eyre Junior Cricket Association

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Cummins Tennis Club

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Coffin Bay Golf Club

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Lock Football & Netball Club

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EP Junior Tennis Association

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Edillilie Memorial Progress Association

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Wudinna Speed Shearing

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Cummins & District Enterprise Committee

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Great Flinders Netball Association

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Cummins Kapinnie Football Club

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Yallunda Flat Show

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Cummins Show – Entertainment Committee

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Step it Up – Wudinna

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Cummins Area School – Science & Engineering Challenge

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Southern Eyre Team Penners

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Cummins & District War Memorial Swimming Pool

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United Yeelanna Netball Club

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Cummins Rambler Football Club

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Cummins Golf Club





## Working collaboratively to support our communities

Given the number of Eyre Peninsula wide events that are held, this gives us the opportunity to work collaboratively with Community Bank Port Lincoln and Community Bank Tumby Bay District 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 major sponsorship for the 82nd Bendigo Bank Mortlock Shield, in Port Lincoln over the June long weekend. Great Flinders were able to take out the shield in 2019, and unfortunately due to COVID-19 there was no Mortlock Shield held in 2020.

We also, for the first time, were the proud major sponsors of the inaugural Bendigo Bank EP Speed Shearing Competition. This fantastic event saw many local shearers from around the Eyre Peninsula attend local shows – Elliston, Wudinna, Kimba, Cleve, Yallunda Flat and Cummins, with them needing to have sheared at four shows to qualify for the finals.

A fantastic final was held at the Cummins Show in October, with a huge crowd gathering at the end of the day for the final. Truman Hoffrichter was crowned the champion on the day. Again, due to COVID-19, the competition was unable to be held this year, so we look forward to hopefully seeing this event continue in to the future, when the local shows are able to commence again.



## Australia Day Awards 2020

At the annual District Council of Lower Eyre Peninsula Australia Day Awards Ceremony two of our very own were presented with awards.

Long serving Board Director Heather Norton (pictured far left) was presented with the Citizen of the Year award. Heather is a fantastic example of what it takes to be a volunteer, serving on various committees and putting in countless hours of community service just for the love of it.

Heather is certainly a very valued and appreciated member of our Cummins District Financial Services Limited Board of members.

The Young Citizen of the Year award was presented to Holly-Elise Pervan (pictured left). Holly had an outstanding couple of years with all of her volunteer roles within the community, through her role with us, as well as taking on the Tunarama Quest in 2018.

## Providing for tomorrow

When it comes to change, farmers are quick to adapt. But changing conditions, environments, and technology can challenge even the most experienced food and fibre producers.

Rural Bank are experts in farm finance. We understand the seasonal nature of farming and what it takes to help grow your business.

So partner with someone who's with you for the long term. Someone who supports you today, and is focused on tomorrow.

Talk to a farm finance expert today.

**To find out more about our farm finance options contact your local Rural Bank representative, call 1300 660 115 or visit [ruralbank.com.au/Tomorrow](http://ruralbank.com.au/Tomorrow)**



Products are issued by Rural Bank – A Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All loans subject to Rural Bank's normal lending criteria. Products are distributed by Bendigo and Adelaide Bank Limited and Elders Rural Services Australia Limited ABN 72 004 045121 AFSL 237757. (1455806-1500760) (08/20)

Proudly part of Bendigo and Adelaide Bank



## Community projects

Cummins District Financial Services Limited Board is proud to provide an overview of the community projects funded by the 2019 Community Investment Program.

Cummins Caravan Park	Purchase of a new lawn mower	\$3,000
Cummins Community Garden	Start-up of the garden	\$28,500
Cummins Cemetery	Upgrades and new shelters and benches	\$21,917
Cummins Christmas Wonderland	Purchase of a storage shed	\$20,000
Cummins Homes	Upgrades to the homes	\$12,500
Cummins & District Memorial Hospital Auxiliary	Nurses Station upgrade	\$25,000
Yallunda Flat A&H Show Society	Powered show sites	\$20,000
Combined Cummins Churches	Fireworks for the Christmas Carols	\$6,300
West Coast Youth & Community Support	Mentally Fit EP Program	\$25,000
Cummins Area School	Home Economics Upgrade	\$100,000
Coffin Bay Progress Association	Upgrade to the Community Hall	\$11,812
Cummins Tourism Committee	Public Wifi Installation	\$2,585

## Why Rural Bank?

### Founded to back rural Australia

Rural Bank was founded to provide specialist banking services to rural and regional Australia and is now a division of Bendigo and Adelaide Bank. As part of Rural Bank's approach to providing personalised service and understanding the unique needs of each rural business, a team of regionally-based Relationship Managers is available to deliver our specialist banking products direct to our customers.



### Dedicated to Australian agribusiness

Farms are financed like no other business, which means only specialised banking products will do. Rural Bank has products that work for the financial demands of all farmers – from large agri-businesses to personal money management. Our sole focus is to provide products and expertise to help farmers take control of their money, stay on top of challenges and grab opportunities. Working with farmers to plan their futures, Rural Bank looks to tomorrow and the long term to help our customers achieve their goals.

### Investing in Australia

Rural Bank is here to back Australians and Australian communities. The money you deposit with us we re-invest back into rural Australia. We also support the Australian agribusiness community through a country-wide program of community involvement, including giving support to local causes through Bendigo Bank's Community Bank network.

### Rural Bank working with Bendigo Bank

What does Bendigo Bank and Rural Bank working together mean?

- Farmers can easily conduct transactions in one of Australia's largest branch networks
- Access to specialist farm finance products from Rural Bank
- Receive specialist advice and support from local Rural Bank Relationship Managers

Plus, banking with Rural Bank through Community Bank branches means customers will be helping their local community through community sponsorships.

### Have you met Chris Miller, Agribusiness Relationship Manager for Rural Bank on the Eyre Peninsula?

Chris has more than 30 years' experience in banking with the majority assisting farmers. Chris has been recognised nationally for providing outstanding service to our clients, with his extensive knowledge and customer focus.



# Scholarship recipients

Three scholarships were awarded by Community Bank Cummins District for students attending TAFE or University for the first time in 2020.

Congratulations to Lily McRostie, Amy Crettenden and Talya Coombs who were the lucky recipients.

Lily was awarded \$5,000 to assist with her studies at Flinders University. She has been accepted into a Bachelor of Sport, Health & Physical Activity. In the future, Lily hopes that she can be part of the sporting industry and pursue a career in one of the many fields in this area. She is very passionate about sport and health, and the possibility of how it can change a person's quality of life, experiencing this first hand with her own family.

Amy was awarded \$5,000 to assist with her studies also at Flinders University. She has been accepted into a Bachelor of Nutrition and Dietetics, and one day hopes to be able to bring her career back home, to not only benefit Cummins with her knowledge but also the wider Eyre Peninsula.

Talya was awarded \$2,500 to assist with her studies at the University of Adelaide. She has been accepted into a Bachelor of Veterinary Technology. During her degree she hopes to



Recipients Lily McRostie, Amy Crettenden and Talya Coombs.

be actively involved in research which will allow her to form connections with organisations that work in similar fields. After University, she hopes to be able to travel overseas, and around Australia, working for organisations and research teams developing new solutions to support our wildlife and their ecosystems.

## Talk to us today

### Community Bank


Cummins District

18 Railway Terrace, Cummins SA 5631

P 08 8676 2997

[bendigobank.com.au/cummins](http://bendigobank.com.au/cummins)

 /CumminsDistrictCommunityBankBranch

 /bendigocb\_cummins\_districts

### We're open:

9.00am - 5.00pm Monday to Friday

### Directors

Mick Howell (Chair), George Pedler, Heather Norton, Peter Glover, Adam Richardson, Terry Habner, Liz Holley, Jill Wedd, Mike Ford

Cummins District Financial Services Limited

18 Railway Terrace, Cummins SA 5631

ABN 25 094 393 692



## Do you want to make a difference to Cummins and surrounding districts?

If you answered yes to these questions, we would love to hear from you!

We are currently seeking expressions of interest from members of the public who would be keen in holding a volunteer role on our Cummins District Financial Services Limited Board of Directors. No previous committee experience is required.

To have an informal chat about what this entails, contact Mick Howell on 0458 762 358 or George Pedler on 0427 876 043.