



Winter
2023

Newsletter

Community Bank · Cummins District



Message from our Chairman

To all our Bendigo and Rural Bank customers and clients in the communities of Wudinna, Tumby Bay, Cleve and Cummins – What has been the benefit of retaining banking facilities and services locally? Why Community Banking?

The Bendigo Bank Community Bank model was conceived in the late 1990s in response to a series of bank branch closures in rural Australia. Between 1993 and 2000 over 2,000 bank branches had closed across the country as government services and utilities were consolidated and/or privatized, and businesses in turn abandoned these increasingly economically challenged communities. Residents of these small rural communities were particularly alarmed by their suddenly unbanked status and the impact on their beleaguered local economies.

Community Bank Cummins District was established 23 years ago to retain face-to-face services to the communities of Lower Eyre Peninsula. The last 23 years have shown the value and benefits of Community Banking within our communities across Eyre Peninsula, with Community Bank Port Lincoln being established 15 years ago, and Community Bank Agencies established with Cleve Pharmacy, Tumby Bay Pharmacy and in Wudinna Telecentre.

Community Bank branches operate under what is essentially a franchise model. Revenue is split between Bendigo Bank and the local Community Bank company (eg Cummins District Financial Services Ltd) on a 50/50 basis. No individual in the community can hold more than 10 percent of the shares, and regardless of the amount of shares owned, each shareholder gets one vote. Presently, well over half of local profits (up to 80 percent) are reinvested back into the community via community investment determined by a local community investment committee. A portion of profits can also be distributed as dividends to local shareholders.

There are lots of visible signs across Eyre Peninsula of the benefit and value of Community Banking, investments into

local communities through sporting organizations and facilities, in health and education, partnership and sponsorship with community groups and local Government, scholarships to our youth and mature aged. Community Bank branches and agencies have invested a combined \$11.5 million back into our local Eyre Peninsula communities. Then there are the benefits that are not visible to our communities by having Community Banking locally. In our own community alone, there is the employment of staff associated with the banking services within our community. This equates to more families living and participating within our communities, over \$15 million in wages and salaries in 23 years being spent locally. There has been further employment associated with our partnerships and investments into community projects, like Rural and Day care services, Community Project officer, Telecentre officer, Economic & Community Development Officer, School Based Trainees are just a few. While some other financial institutions are scaling back and changing their service across Eyre Peninsula, Community Banking remain committed to local branch and agency service, locally based employees, to service and support our clientele and communities.

The success of our business is linked to the support that we receive from our communities. Community Banking is based on 50/50 split of profit with Bendigo Bank. Therefore, the profits generated from the banking business of our Community Bank Cummins District and Cleve, Tumby Bay and Wudinna agency's, enables Cummins District Financial Services Limited to invest back into your communities. Each of the above communities have their own community investment committee that make their own decisions of where their community investment is needed. ▶

Top: SEHC Gala Dinner.

◀ Message from our Chairman (continued)

Just remember Bendigo and Adelaide Bank Limited can service all your financial requirements, and Rural Bank is part of this company. You may not think who you bank with matters, but it does. If you wish for your community to benefit by you just doing your banking, you need to contact or talk to Community Bank Cummins District or our Agency's at Wudinna, Tumby Bay or Cleve. Your communities won't benefit via investments if you go to a broker, Elders, or any other financial institution.

As shareholders and customers you are our best advocates to spread the benefits of being part of Community Banking within our communities by communicating with your business acquaintances, community, friends and family.

Community Bank Cummins District team, Braden, Judy, Josie, Morissa, Karlee, Caro, Zan, Amy and Janet, along with Chris (Rural Bank), Bernie and Darren (Bendigo Business Banking) all live and work locally, to professionally look after your financial requirements. Please give them the opportunity to help you ensure your financial future, and be part of your community growth. Community Banking can make a difference with your support.

Mick Howell
Chairman
Cummins District Financial Services Limited

Branch Manager's report

Welcome to our latest newsletter for Community Bank Cummins District, Cleve, Tumby Bay and Wudinna.

This is our first newsletter since 2020, so there is plenty to report on!

Upon the purchase of Tumby Bay District Financial Services Limited's revenue rights on 1 August 2022, there was a significant effort from everyone involved to build and open the Tumby Bay Agency in the Tumby Bay Pharmacy (opening 15 August – 7 weeks after the shareholder vote enabling the purchase), and have it operational with staff trained, and assisting our valued customers. A big thank you to Tiffany Hibble of Tumby Bay Pharmacy for her work and commitment to maintaining Community Banking in Tumby Bay, and her staff for taking on the task of helping our customers.

The purchase also included the existing Cleve Agency located in the Cleve Pharmacy. In December 2022, the Pharmacy was purchased by Cleve local, Lisa Herbert, who made the decision to continue operating the Bendigo Bank Agency.

We are grateful to Lisa for the commitment she has shown to Community Banking in the Cleve district, and thank her staff for their dedication to our customers. It has been great getting to know more people in our new communities, and I'm looking forward to spending more time across each of them in the near future.

Going from a branch in Cummins with our Wudinna Agency, to now a branch with three agency's spread across the EP and covering over 19,000 km² has been a big undertaking for our staff and volunteer Board, and I am thankful to everyone involved for their support throughout this transitional period.

We are lucky to have a high level of experience in our branch staffing, who have been up to the challenge of our changes. Our staff consists of Judy Arbery (Branch Operations Manager), Josie Turnbull (Customer Relationship Manager), Morissa Richardson (Customer Relationship Manager), Karlee Dunn (Customer Relationship Officer), Caro Meyers (Customer Service Supervisor), Zan Cafuta (Customer Service Officer), Amy Fuss (Customer Service Officer) and Janet Shepherd (Customer Service Officer). We are also supported with local Business Banking staff members Darren Goodwin (Senior Manager, Business Banking) and Bernadette Redden (Business Banking Management Team), and Chris Miller (Rural Bank Agribusiness Relationship Manager).

The past six months has enabled us to assess our staffing levels and requirements. To take advantage of the opportunity ahead



of us, we are looking to increase our staffing across a number of roles to further service our customers and grow the business. We look forward to filling these positions, and announcing our new team members.

From a business perspective, our total business held (lending and deposits) is \$418.807 million as at end March 2023. Whilst it is slightly down from our combined Cummins and Tumby Bay position as at 1 August 2022, this is a strong result given the seasonality of our business with significant agribusiness lending held (\$162 million as at end March 2023). A strong farming season across the EP has seen a high level of pay-down to our Rural Bank lending, however this has been offset by a great start to 2023 with over \$20 million in new Rural Bank lending settling for February and March, in addition to a marked increase in Rural Bank Deposits. Thank you to Chris Miller for his dedication to our existing and new agri customers. This continued growth of our business has led to significant investment into all of our communities – now over \$6 million in the form of sponsorships and grants to our local clubs and not-for-profit groups, scholarships to our youth and mature-age students, and dividends to our local shareholders who provided the initial start-up capital for our Community Bank 23 years ago.

We look forward to continuing to support our customers, growing the business, and investing further into all our communities.

Braden Gale
Branch Manager



Working collaboratively to support our communities

2022 was a busy year for community banking across the Eyre Peninsula, and we have again been able to work collaboratively with the Port Lincoln Community Bank to support our community with projects and joint marketing ventures.

Mortlock Shield was held again last year, and was another successful event with our branches combining to be the Major Sponsors of the Bendigo Bank Mortlock Shield. Preparations are underway for the 2023 Bendigo Bank Mortlock Shield and we have again committed to be the Major Sponsors.

The Cleve Field Days were held again, after a hiatus due to Covid, and it was fantastic to be back and seeing all of our local communities come together to support this amazing event. We partnered with the team from Mentally Fit EP and their Smoothie Bikes were a fantastic attraction to our site.

Community investment in Cummins

Cummins District Financial Services Limited Board is proud to provide an overview of the community projects funded by the 2022 Community Investment Program.

Cummins Health Focus Group – Noticing Cummins video	\$6,000
Cummins Christmas Wonderland – Lighting up Wonderland	\$2,411
Cummins Men's Shed – Timber Saw	\$3,687.56
West Coast Youth & Community Support – Mentally Fit EP program	\$25,000
Cummins Memorial Recreation Centre – Cummins Community Half Court	\$20,000
Marble Range Community & Sports Centre – Playground Upgrades	\$8,900

Congratulations Braden!

A huge congratulations to Braden Gale, our Branch Manager on clocking up 10 years of service for Community Bank – Cummins District.



Braden returned to Cummins in March of 2013, along with his wife Emma, and their eldest daughter Sage to take on the role, and we are so glad to still have them here, now with the addition of Rocco and Bess to their family.

Thanks for all that you do, not only just for our Cummins branch, but also for our Tumby Bay, Cleve and Wudinna Agency's and the surrounding districts, as well as everything else that you are involved in throughout the community, it certainly does not go unnoticed.

Other significant investments have been made into our community in 2023, including to the following :

Empowering Lower Eyre – towards their Small Acts of Kindness program	\$3,000
Lower Eyre Council - towards their BAYLIGHT event at Coffin Bay as part of the 2023 SALT Festival	\$10,000
SALT Festival - towards the Sea of Life program being run in Cummins in April	\$5,000
Cummins & District War Memorial Swimming Pool	\$1,000
Lock Football & Netball Club	\$1,700
Cummins Kapinnie Netball Club	\$700
Cummins Golf Club	\$1,500
Cummins Rambler Netball Club	\$700
United Yeelanna Football & Netball Club	\$1,700
Cummins Rambler Football Club	\$1,000



Cleve Agency

Hello from the Bendigo Bank Cleve Agency located within the Cleve Pharmacy. My name is Lisa Herbert and I am the new Agency Principal for the Cleve Agency. I took over this role at the same time as purchasing the Cleve Pharmacy from my previous employer and good friend of 12 years, Chris Ramsey.

I was born and raised in the Cleve district (previously a Turnbull) and have the absolute best interest of the community at heart. I can see the wonderful benefits the Bendigo Bank Agency in Cleve brings to our community through sponsorship and support to the local community groups. I look forward to a long and successful relationship with Bendigo Bank. I hope the community continues to get behind the community bank and support it where they can so that Bendigo Bank will continue to flow support and funding back into our community.

My wonderful pharmacy staff Anna Cant, Lisa Gill, Bonnie Smith and Deb Pilgrim are the friendly faces you will see assisting you with your banking needs at the Cleve Agency. The girls are very friendly and very capable. They will always be happy to assist you with professionalism and respect. They are well supported by the staff in our parent branch – Community Bank Cummins. Braden Gale and Judy Arbery frequently visit Cleve to meet with our customers and attend local community events.

Thank you to our existing Bendigo Bank customers for your ongoing support. For anyone wanting to find out more about banking with Bendigo Bank – please get in touch with us!



\$140,000

Community Investment for Cleve since 2016



Cleve Community Investment

Community Investment for Cleve has recently hit \$140,000! Here is a snippet of some of the recent investments so far for 2023.

Eastern Eyre Football League	\$2,000
Ports Football & Netball Club	\$2,000
Darke Peake Golf Club	\$1,770
Cleve Bowling Club	\$1,500
Arno Bay Bowling Club	\$500

Set aside income for later with our FMD.

With fixed rate and variable rate options on a Rural Bank Farm Management Deposit (FMD) Account, you can set aside pre-tax income so it's available when you need it most.

Find out more. Search Rural Bank.

📍 Community Bank • Cummins & District 8676 2997

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Tumby Bay Agency

Well, what a year it has been for the Bendigo Bank Tumby Bay Agency. Less than 12 months ago I was approached to locate the agency within the Tumby Bay Pharmacy following the closure of the Tumby Bay Branch.

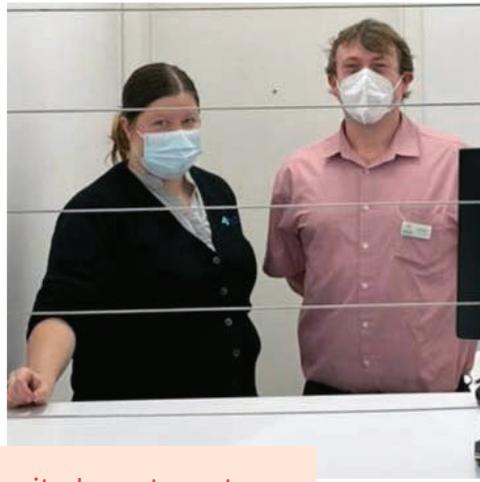
Within two months we were up and operating with big thanks, in particular, to Butlers General Builders and Chris Trenberth Cabinet Makers who went above and beyond to literally build the agency from scratch.

My staff; Lachlan Elliott, Jess Lee, Lisa Rogers and Mardi Masson have been trained to operate the agency and are doing a wonderful job of serving the Bendigo Bank customers.

I have been pleasantly surprised by the number of people who make use of the agency. People who require, or prefer, to speak to a real person whilst doing their banking and I am really happy that we are able to offer this important service to the Tumby Bay community.

Please pop into the Tumby Bay Pharmacy and visit Lachlan, Jess, Lisa or Mardi within the Bendigo Bank Tumby Bay Agency.

Tiffany Hibble



\$150,000

Community Investment for Tumby Bay since 2011

Tumby Bay Community Investment

Community Investment for Tumby Bay has recently hit \$150,000! Here is a snippet of some of the recent investments so far for 2023.

Under the Pines @ Port Neill	\$500
Tumby Bay Cricket Association – Grand Final medallions & trophies	\$300
Jamalka Off Road Event	\$500
Port Neill School – School Sports Day	\$200
Tumby Bay Football Club	\$700
Colour Tumby	\$2,000



Tumby Bay – Register your interest

Information Session for prospective committee members for the Tumby Bay Agency. If you are interested in being a part of Community Banking in your district then please contact George Pedler to register your interest, or to find out more – 0427 876 043.

With more and more funds being invested back into the Tumby Bay community (over \$150,000), thanks to the support of the agency, it is an exciting time to be part of this committee.

Wudinna Agency

It has been some time now that we have been operating the committee, nearly four years. There has been considerable growth in the area in that time. Community Bank Cummins has been fantastic for the community, the area that the agency covers includes Poochera, Minnipa, Yaninee, Wudinna, Kyancutta, Koongawa and Warrambo.

Over \$100,000 has been invested back into the community since the start of the agency, and with strong growth over the last few years we can foresee the amount of money going into the area will increase.

Banking with Bendigo Bank Wudinna Agency allows for more money to come back to the community. In short, if you bank with Wudinna Agency you will be supporting the community to improve our area and the facilities.

On a personal note I have been banking with Bendigo Bank, which I have found excellent for service with excellent value. They have an exceptional staff which include Braden Gale, Chris Miller, Bernadette Redden and Darren Goodwin. We also cannot forget the local staff Jemma Inglis, Anneliese Moloney, Lexi Shepherdson and Leizel Smit.

We, as a committee strongly suggest that you take the time to talk to the excellent staff about your banking and your business, they could help you as much as they have helped me in the past. By banking with Bendigo Bank for over 20 years I have been able to grow my business and continuing to work with Bendigo Bank in the future I can grow my business with confidence.

It has been a pleasure to work with the wonderful committee at the Wudinna Agency and I look forward to serving with them for a few years to come.

Kind Regards

Eugene Wauchope
Chair, Wudinna Agency committee



\$100,000

Community
Investment for
Wudinna since 2009

Wudinna Community Investment

Wudinna Agency held their Community Investment Round in late 2022, with many applications received.

Wudinna Tennis Club – replacement of tension poles	\$1,600
Wudinna Fat Farmers – purchase of exercise equipment	\$400
Step It Up Wudinna – That’s Dancing Workshops	\$2,000
Kyancutta Cricket Club – new playing mats	\$2,000
Wudinna Play Gym – new Flexi Roll Tumbling Mat	\$1,500
Kyancutta Community Club – towards a kitchen upgrade	\$1,500
Wudinna Community Club – assist replacing flooring	\$1,000
Wudinna & Districts Bowling Club – new scoreboards	\$1,000
LeHunte International Rules Basketball – upgrade of facilities and equipment	\$2,000
Wudinna Cricket Club – upgrade of practice facilities	\$1,000
Wudinna A&H Show Society – new power mushrooms at RV Park	\$1,000

This gives a grand total of \$15,000 invested into Wudinna and surrounding districts through the 2022 Community Investment Program. The increased amount of funding distributed is largely in thanks to the locals who are making the change in their banking. The more locals we can get supporting the Wudinna Agency, the more funds that can be invested back into our community, so start the conversation today.

If you are interested in being part of our proactive committee, please get in contact with Eugene Wauchope - 0427 765 025.



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.

Welcome Caitlin



Recently we welcomed Caitlin Edwards to our team as a full time Customer Relationship Officer in Cummins.

Caitlin has moved to SA, from rural Victoria, and has been living in Cockaleechee with her partner Alex, since November 2022.

Make sure you pop in to say hello and introduce yourself to Caitlin!

Challenge us

to find you a specialised loan solution.

Farmer focused. Future driven.

Are you looking for a loan that's specifically designed to meet the needs of your farm? Your local Rural Bank Relationship Manager would welcome the opportunity to visit you on farm and spend some time getting to know you, your operation and your future plans and aspirations.

Results orientated.

We want your farm business to succeed as much as you do. We'd like you to challenge us to find you tailored and flexible loan solutions that are focused on helping your farm business grow. Whether it be farm expansion, equipment finance, a farm line of credit or livestock finance, we're confident that we have a range of farm finance options that may help you achieve your future goals.

Challenge me

Chris Miller
Agribusiness Relationship Manager
Eyre Peninsula
0427 510 041

To find out more, contact your local Rural Bank representative, Chris Miller on 0427 510 041, visit ruralbank.com.au or drop into your nearest Bendigo Bank branch.

This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. All loans subject to Rural Bank's normal lending criteria. Terms, conditions, fees, charges may apply. Products are issued by Rural Bank – A Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (1866084-1866058) (05/23)

Available through 

Thank you Caro



A big thank you goes to Caro Meyers on her extraordinary 17 years of service. Caro has recently resigned, and we wish her well for her future endeavours and thank her for all of the hard work and dedication she has put into our Community Bank throughout her time here.

Talk to us today

Community Bank · Cummins District

18 Railway Terrace, Cummins SA 5631

P 8676 2997

E Cummins.Mailbox@bendigoadelaide.com.au

bendigobank.com.au/cummins

 /communitybankcumminstumbybaycleve
wudinnadistrict

We're open:

9.30am - 4.30pm Monday to Friday

Cleve Agency

31 Main Street, Cleve SA 5640

We're open: 10.00am - 12 noon & 1.00pm - 4.00pm
Monday to Friday

Tumby Bay Agency

10 North Terrace, Tumby Bay SA 5605

We're open: 10.00am - 12.30pm & 1.30pm - 4.30pm
Monday to Friday

Wudinna Agency

44 Eyre Hwy, Wudinna SA 5652

We're open: 9.00am - 4.30pm Monday to Friday

Directors

Adam Richardson, Connie Andrew, Liz Holley,
George Pedler, Heather Norton, Jill Wedd, Mark Dickinson,
Mike Ford, Mick Howell

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

Community Bank Scholarships

This year, Community Bank Cummins District awarded three recipients a scholarship through our Community Upskill Program, in it's second year running.



Congratulations to Daniel Wedd and Sophie Blacker on receiving \$2,000 each to upskill into their chosen professions, along with Lacey Nash, who received \$5,000.

Lacey

I am currently studying for my bachelor of psychology through the university of south Australia and am in my second year of study.

With the assistance of this scholarship money I have been able to cover many of the additional costs involved including, text books, software programs and other course costs.

The scholarship money has been an incredible blessing for me, its given me the ability to study without worrying about the additional cost of things, I can't explain how grateful I am to have the support from Bendigo Bank and the community. I look forward to continuing on my journey with study and one day supporting the health and wellbeing of this amazing town Cummins.



Daniel

Thanks to the Bendigo Bank Upskill Program I have been able to undertake the study required to become a 'Certified Passive House Designer'. We are eagerly awaiting the results from Germany.

The Passive House standard is world leading and all about having a building that is comfortable year round (20-25 deg C) as well as use minimal energy (savings of up to 90% on traditional homes).

Maldanna Building Design would like to thank the Bendigo Bank for this opportunity and is looking forward to better more efficient homes throughout the region.



Sophie

After years of thinking about becoming a teacher, I am finally studying Primary Education part-time through Swinburne Online. As a mum of four kids, it is a juggle but thanks to the Community Bank scholarship, I am able to study wherever I go. The scholarship money enabled me to purchase a high-speed, wide-screen laptop with the latest technology. It is exactly what I needed to learn and communicate online and I am extremely grateful that the Upskill Program has given me this wonderful opportunity.

