



Community investment program.

Edenhope & District **Community Bank**[®] Branch are pleased to announce that for the 2015/16 financial year that we have given out \$4,905 through our Community Investment Program. Since we opened in June of 2003 we have put out over \$160,000 into the local community. Groups we were proud to support for the 2015/16 program are:



- Edenhope Hospital Auxiliary
- Apsley Alive
- Learn to Drive
- St Malachy's
- Connewirrico Tennis Club
- Edenhope College Scholarship
- Edenhope/Apsley Football Club
- Edenhope Adult Riding
- Edenhope RSL Sub-branch
- MS Walk
- Edenhope P&A
- Edenhope Show Shearing
- Camp Awakenings
- Apsley Golf Club Tee Block
- Rusty Rattlers
- Camp Awakenings

In the first quarter of the 2016/17 financial year we have also contributed a further \$900 to the community.

Our Community Investment Program's run quarterly and are run from January to March, April to June, July to September, and October to December. If you group wish to apply please contact the branch for an application form.

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

Your banking can make a difference

➔ **It's simple**

- 1** You choose to bank with your locally-owned **Community Bank**[®] branch.
- 2** You select from a competitive range of banking products.
- 3** The local community shares in the income generated by your banking. The more you bank with us, the more the community benefits.
- 4** The community, not Bendigo Bank, chooses which community projects receive support.

So make a difference – to your own banking and your community. Drop into your nearest branch at 63 Elizabeth Street, Edenhope or phone 5585 1822.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. CBM8 (317673_v1) (27/09/2016)



Edenhope & District Financial Services Limited 63 Elizabeth Street, Edenhope VIC 3318 **ABN 68 103 869 227**

Directors: Sara McDonnell (Chairman), Sharon West (Secretary), Kate Hausler (Treasurer), Luke Munro, Ashley Caldwell, Fred Carberry, Richie Middleton, Vlada Gajic, Rae Stone, Anthony Lees, Wayne Caldwell

Branch Manager's report.

Welcome to our 2016 Spring Newsletter. I hope that you enjoy reading this, and that we can provide you with some interesting information.

We are a quarter through our new financial year, and time has flown. Our focus this year is to significantly grow our Rural Bank part of the business. Rural Bank is our agribusiness provider and is a wholly owned subsidiary of the Bendigo and Adelaide Bank. Edenhope & District **Community Bank**® Branch receives a commission on any Rural Bank business written through our branch. Agribusiness is the main industry in our district, and we see this as our biggest opportunity to grow our business. We have a local Rural Bank relationship manager, in Luke Riley who lives in Edenhope.

Edenhope & District **Community Bank**® Branch continue to put money back into the community through our Community Investment Program. Last financial year we put just under \$5,000 back into the community through this program. At the start of this calendar year we changed the Community Investment Program to a quarterly program, so we could better access which organisation needed funding, and be able to better manage the program. To date I believe the program has been a success, as we have been able to have functions to present the recipients and also have quarterly updates in the West Wimmera Advocate to show who was successful. If your group or organisation is keen to apply for funding through our Community Investment program, please contact the branch for an application form.

At the beginning of June we welcomed our new staff member Alex Lang to our team. Alex has been a great inclusion to our team



and is providing great customer service to our clients. There is a profile on Alex later on in the newsletter, for you to have a read and get to know Alex a little bit more.

Before I sign off, I want to take this opportunity to thank Di and Margie for their hard work and great customer service. Without our Customer Service Officer's we wouldn't be as successful as we are.

If you have any questions about anything you read in this newsletter please feel free to contact me.

James Ackland
Branch Manager

Edenhope & District Community Bank® Branch staff.



James Ackland
Branch Manager



Dianne Saunders
Customer Service Officer



Margie Reid
Customer Service Officer



Alex Lang
Customer Service Officer



Luke Riley
Rural Bank Relationship Manager



Timothy Sinclair
Financial Planner

We rate our home loans.

And so do our customers.*

At Edenhope & District **Community Bank**® Branch we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

Drop into your nearest branch at 63 Elizabeth Street, Edenhope or phone 5585 1822 to find out more.

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au/homeloans

*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-6 (316856_v1) (20/09/2016)



What banking products and services do we offer?

We have the expertise to confidently offer the following:

- Everyday accounts and term deposits
- Home Loans, Personal Loans and credit cards
- Business, Commercial and Agribusiness lending and deposit products
- Equipment finance
- Home, contents, landlords, motor vehicle, travel and health insurance
- Superannuation and retirement planning and advice
- Investment planning and personal insurance advice.

In conjunction with the above, we are the only full service branch in the district with a full time Branch Manager, Relationship Manager and visiting Financial Planner.

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.



It's your future. Own it.

Your super is your future – the freedom you deserve when you retire.

Bendigo SmartStart Super® is our award-winning, low cost, easy to understand super product that offers simple and convenient investment options.

Drop into your nearest branch at 63 Elizabeth Street, Edenhope or phone 5585 1822 or apply online at bendigobank.com.au/super

Issued by Sandhurst Trustees

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Edenhope & District **Community Bank**® Branch

What can you do to help us to continue growing our community contributions?

Every new account or service we open contributes towards our business growth and ultimately the amount of money that we can invest back into our community each year.

We'd love to assist you with any banking needs you may have.

Call into the branch at 63 Elizabeth Street, Edenhope or call us on 5585 1822

We are open Monday to Thursday, 9.30am – 4.00pm and Friday, 9.30am – 5.00pm.

Tim Sinclair – Financial Planner.

Tim is a representative of Bendigo Financial Planning and draws on over five years' experience in financial services to provide quality personal advice.

“Every client's circumstances are different – anytime we can achieve an improved outcome for clients, to me is a success.”

How can a Bendigo Wealth Consultant help you?

Being financially secure is about being able to afford the things you want and provide for your loved ones in the way that you wish to. It's all about bring smarter with your money – you can do this with help from a qualified financial professional.

Our qualified Bendigo Wealth Consultant Tim will be focused on what you are looking to achieve in both the short and the long term so that he can assist you in the most effective way.

Have any questions about your Super or Insurance?

Tim is qualified to provide limited personal advice on Super rollovers, Super consolidation, and associated life risk insurances within Bendigo SmartStart Super®. And best of all, he can help you complete all the paperwork.

Not sure where to start?

If you have any general questions about your financial situation, Tim can help steer you in the right direction. There are many benefits that come with seeking professional advice – Tim Sinclair can be contacted through our branch on 5585 1822 to get your Super sorted for the future.

Alex Lang – Customer Service Officer.

I completed my high schooling at Edenhope College before moving to Adelaide to complete Certificate IV in Fitness and to work full time as a Personal Trainer. After 1 year living in Adelaide I moved home to Edenhope to play netball for Edenhope/Apsley Saints.

When the opportunity arose to begin working at Bendigo Bank, I didn't hesitate to apply. Being lucky enough to have been accepted for the job I am now currently working part-time and enjoying it immensely. It has been great getting to know my customers and finding out about everything Bendigo Bank does for the community and its customers.

I look forward to meeting many more people during my time here and helping every customer with all of their needs.

For details of Bendigo SmartStart Super's Outstanding Value ratings, visit canstar.com.au. Bendigo SmartStart Super ABN 57 526 653 420 is issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst) a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (the Bank). Both of these companies receive remuneration on the issue of the product or service they provide. Investments in this product are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. This document is issued by Sandhurst and contains general advice only, which is provided by Sandhurst. You should consider your situation and read the Product Disclosure Statement available at bendigobank.com.au/super before making an investment decision. S53983-3 (316850_v1) (20/09/2016)

Ag information night.

On Wednesday 24 August Edenhope & District **Community Bank**[®] Branch, in conjunction with Rural Bank ran an Agribusiness Information Evening. The evening was a huge success with 80 people attending. As part of the evening we had two guest speakers.

The first one was Tim Leeming who is a farmer from Pigeon Ponds. Tim spoke about his role as Chair of the Southern Australian Meat Research Council and his role as Group co-ordinator of Best Wool/Best Lamb and lifetime ewe management programs. Tim then went on to tell us about his own farm and what he is doing to improve his farming enterprise, focusing on better lambing rates, and making his farm more efficient.

Our second speaker was Matthew Ough, who grew up in Edenhope and now works for Rural Finance researching and writing the Ag Answers newsletters and publications. Matt spoke about the Australian Farmland Values index and the data he works with show what farmland values have done in the past and are likely to do in the futures, and what factors can contribute to the decline or increase in property prices in Australia. Matthew was able to show the audience graphs and information relevant to our local area. Matt also quickly touched on commodity prices.

Both guest speakers provided the audience with great information and ideas, and this is something we are looking to run again in the future.

If you wish to subscribe to the Ag Answer's newsletters that Matt publishes please go to www.ruralbank.com.au and press on Ag Answers link on the right hand side. This will then take you to the screen to subscribe.





The landscape is changing. Are you ready?

To be ready for every opportunity, talk to your Rural Bank Farm Finance Specialist.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 63 Elizabeth Street, Edenhope or phone 0427 350 734 to speak to Luke Riley.

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Available through  **Bendigo Bank**



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

63 Elizabeth Street, Edenhope VIC 3318 Phone: 5585 1822

Opening hours: Monday to Thursday 9.30am – 4.00pm and Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/edenhope facebook.com/bendigobank twitter.com/bendigobank



www.bendigobank.com.au

