



From the Manager's desk.

Bigger than a bank – What does it mean?

By standard measures, we're not a big bank. But in the things that matter, we're **bigger**. Much **bigger**. Because being **bigger** is about much more than size. It's about being **bigger** with your actions.

We know that for us to be successful, our customers and community need to be successful first. We understand that banking is about more than just profits. It's about the good that money can bring. It's about helping to create a vibrant, thriving community and caring about the things that really matter.

It's a philosophy we at Bendigo Bank have followed for years, and it works.

From putting our profits back into our community, to supporting our customers to achieve their goals, we're **bigger** than a bank at every level.

You can read more about what makes Epping **Community Bank**[®] Branch **Bigger than a bank** in this newsletter. You can be part of something **bigger** by banking with Epping **Community Bank**[®] Branch.

Sharyn Hubert
Branch Manager

Our new home.

If you haven't already done so, please drop in and visit us at our new location at 2 Oxford Street, Epping. We are enjoying our new modern premises and being among the activity of the Epping business district. Feedback from our customers is that they love our new branch and the technology we use to make their visit more personal and efficient.

Since opening in Oxford Street, we have held two major events. The first was a launch celebration for our customers, shareholders and community partners. The second was a Business After-Hours event for Epping Chamber of Commerce. Both functions were a great success and help to build our profile in Epping. The staff and I have really enjoyed welcoming our existing and potential new customers to our light and bright, modern, new premises.



North Epping Financial Services Ltd 2 Oxford Street, Epping NSW 2121 **ABN** 57 104 573 499 **Directors:** Wendy Yee-Dempster, Geoffrey Collins, Howard Clarke, Graham Boyd, Helen Hickinbottom, Robert Phillips and Craig Gallagher.

What we do with our profits makes us bigger than a bank.

Does your bank return 80 per cent of its profits to the community where you live and/or work?

At Epping **Community Bank**[®] Branch, our profits support worthwhile community projects and groups.

Over the past 10 years, we have provided funding support to more than 30 community groups and numerous community projects. These include:

- Epping Men's Place – established with seed funding from the **Community Bank**[®] branch
- Walking track upgrades in Lane Cove River National Park
- Cyber safety programs in local primary schools

- School classroom air-conditioning
- Youth development programs
- Youth counseling programs
- School equipment to enrich student learning
- Community bus service
- Numerous sponsorships of sporting, cultural and interest groups

We can confidently say that our **Community Bank**[®] branch is making Epping a better place to live through its support of so many worthwhile community initiatives.

Epping Boys High School - chess arena.

The students and teachers at Epping Boys High School can now hold chess tournaments, with facilities for spectators to watch and learn strategies. The arena was a project nominated by the school and funded with a grant from Epping **Community Bank**[®] Branch to cater for the varied cultural and interest groups that make up the school's student population. The school has a strong chess group and the arena is encouraging more students to participate in the game. The facility also encourages student-teacher interactions outside of the classroom, building better relationships and communication channels.



The Shack youth counseling.



An Epping **Community Bank**[®] Branch grant of \$5,000 has assisted The Shack to continue its free youth counseling service at Epping. This service has helped many young people and their families to access professional counseling services. After

only one year of operation the service was fully booked and it was clear that additional resources were needed to fund the program into the future.

The counseling service aims to enable young people to build and maintain positive mental health and psychological wellbeing, while managing the many pressures they encounter in the modern world.

Cheltenham Girls High School – eco-mentoring.

The students and staff at Cheltenham Girls High School nominated an outdoor classroom and eco-mentoring program for a grant of \$3,000 from Epping **Community Bank**[®] Branch, to assist their school community. The outdoor classroom will be used for outdoor education

and also to facilitate an eco-mentoring program conducted by the students with children from the neighbouring kindergarten.



Carlingford High School – recycling program.

When asked by the **Community Bank**[®] branch how they would use a grant of \$3,000 to support their school community, staff and students at Carlingford High School saw a great opportunity to install rubbish recycling stations

throughout the school grounds. The stations provide convenient access to encourage members of the school community to recycle their waste, and reinforce the lessons they learn in class about recycling and sustainability.

North Epping Community Bus.

The North Epping Community Bus service has now been operating for almost 10 years and has extended its operation to include pick ups and drop offs at up to six retirement/aged care facilities and private homes.

The service, which runs on Tuesday mornings, was established to assist local people who were in need of transport to access shopping or just to meet friends for morning tea.

To access the service, just contact the organisers at Epping **Community Bank**[®] Branch on 9869 0818. If you would like to volunteer with a highly valued community service, you can also contact us and we will pass your details on to our volunteer coordinator.



Multipurpose courts.

With joint funding from Epping **Community Bank**[®] Branch, North Epping Rangers Sports Club, NSW State Government, Federal Government and Hornsby Shire Council, we hope to soon see the first sod turned on new multipurpose playing courts at North Epping. The need for additional court facilities was identified by North Epping Rangers to meet the growing numbers of players and anticipated future population growth in Epping.

The proposed courts will be able to accommodate a range of sports popular among our diverse population. Council and community representatives are now working together to determine the site and scope of the project, and hope to have the first sod turned by the end of this year.



A home loan that's the start of something bigger.

At Epping **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 at 2 Oxford Street, Epping or phone 9869 0818 to find out more.



John Alexander MP with NER President Helen Armson, Honsby Shire Councillor Michael Hutchence, **Community Bank**[®] Branch Manager Sharyn Hubert and Chairman Wendy Yee-Dempster.

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2014 North Epping Village Fair.

We have received numerous enquiries about the date for the North Epping Village Fair for 2014 and we are pleased to advise that the fair will be held on Saturday 15 November 2014, from 9am to 1pm. The fair will be organised by Epping **Community Bank**[®] Branch and held at its traditional location at North Epping Shopping Village.

We anticipate a variety of community stalls, entertainment, amusements and other attractions, and look forward to celebrating the great community spirit at North Epping.

For information about the fair, please contact the branch staff on 9869 0818.



Business After-Hours with Epping Chamber of Commerce.

Recently we had the pleasure of hosting Epping Chamber of Commerce for a Business After-Hours event at our new Oxford Street premises. About 40 local business people attended for a chance to network and discuss local issues.

The Chamber of Commerce holds regular Business After-Hours events, networking lunches and other events. The chamber acts as a voice for the businesses of Epping in planning and community decisions. It also provides access for small business owners to the extensive resources of the NSW Business Chamber, including educational tools, regulatory information and forums on a variety of business current affairs. You can get more information about Epping Chamber of Commerce at www.eppingchamber.com.au.



**It's switching your banking to us.
But it's bigger than that.**

**It's more than \$630,000 poured back into
Epping community.**

Our bank invests its profits into our community, so just by banking with us, you automatically become part of something bigger. **Bigger than a bank.**

**Drop into your nearest branch at 2 Oxford Street,
Epping or phone 9869 0818.**

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Bendigo and Adelaide Bank Limited, ABN 11 068 049 178
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Epping Community Bank[®] Branch

2 Oxford Street, Epping NSW 2121

Phone: 9869 0818

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/epping

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