



From the Manager's desk. Bigger than a bank.



Since joining Epping **Community Bank**[®] Branch as the new Manager, I have discovered that the Bank's positioning statement **Bigger than a bank** really is an accurate reflection. The difference between my last role at another bank, and this one, is amazing to

see. Yes, we are part of a big bank (Australia's fifth largest) and we provide the same kinds of services, competitive products and rates, but the connection to the local community is the big standout for me. In less than a year I have met so many wonderful people, attended some amazing events, come to know my dedicated and passionate staff and most of all realised that a bank can truly make a difference to its customers. Our **Community Bank**[®] model has the ability to foster a marvellous spirit in our customers – it's something my staff and I see every day when you walk through our front doors. Meeting you all has been a pleasure and I do look forward to getting to know you more and more as time goes on. I hope you enjoy our latest newsletter, with just some of the things we have been involved in, information about becoming a shareholder or referral partner and some of our latest products and services, which all help us build our business so we can build our community.

Stephen Hu
Branch Manager

North Epping – Multi Purpose Sports Centre.

Epping **Community Bank**[®] Branch has made a significant contribution to the development of the North Epping Multi-Purpose Sports Centre, which has been under construction beside the North Epping Bowling and Community Club in Boundary Road. This new facility includes courts for netball, tennis and Futsal, and Epping **Community Bank**[®] Branch provided funding of \$75,000 for the erection of an essential six-metre high retaining wall along the entire eastern side of the site.

The project has at last come to fruition following almost four years of community discussion and planning. It is a joint effort between Epping **Community Bank**[®] Branch, the North Epping Rangers Sports Club, North Epping Bowling Club and Hornsby Shire Council. This new development will ensure that our local Epping and North Epping communities have access to top-quality sporting and recreational facilities. The official opening is planned for early next year.



'Thriving Communities' major event.

Epping **Community Bank**® Branch, in association with Bendigo Bank and local award-winning law firm Hunt & Hunt Lawyers North Ryde, sponsored a hugely successful end-of-financial-year community event at The Epping Club. Conceived by one of our **Community Bank**® company Directors, Stefan Sojka, and promoted as 'Thriving Communities', the event was an opportunity for a large cross-section of our community to come together, share ideas, get to know each other and discover ways to work together for success.

The event format was a mini-expo, where community groups, charities, businesses and service clubs set up stands for guests to meet and greet each other. Exhibitors included Christian Community Aid (CCA), Relationships Australia, Lions Club, Rotary e-Club, and Max Potential, as well as a few commercial outfits like Ord Minnett and Meridian Australia. Parramatta Council had a booth as well.

After a great time mixing and mingling, the 150+ guests adjourned to the seminar format at the magnificent Epping Club room for the presentations. MC Stefan Sojka welcomed Federal Member for Bennelong, John Alexander OAM, for his opening remarks where he stressed just how important it was for community groups to work together for a stronger and more effective society.



Craig Gallagher, from Hunt & Hunt Lawyers (who also happens to sit on our Board) spoke as the other major sponsor, explaining Hunt & Hunt's longstanding connection with the local community and support of many events, initiatives and charities.

Tony Jensen, from Bendigo Bank followed with a full run-down of the Bendigo Bank **Community Bank**® model and the huge impact it is having in communities all across Australia.

The keynote speaker was Rosemary Bishop, CEO of 3 Bridges Community. Rosemary champions the idea of strategic partnerships and leveraging connections between business, government and community for better outcomes and social impact. That is certainly the key to 'Thriving Communities'.

As it was the end of financial year, we made the most of it by having John Alexander AOM hand out a number of cheques to a wide range of deserving local community groups. After such a successful event, we are encouraged to look into the possibility of making it a regular one.



Above: Federal MP John Alexander OAM with Recipients.

St Kevin's Primary School.

On 25 June Epping **Community Bank**® Branch was a silver sponsor for the annual fete of St Kevin's Primary School in Eastwood. The branch provided \$500 in cash donations, including four starter bank accounts as prizes on the chocolate wheel, as well as Bendigo Bank balloons and marquees for some of the fete stalls. The event was an outstanding success, and raised our branch profile in the area. We look forward to an ongoing positive relationship with St Kevin's in future years.

Bendigo Home Loans.

For first home buyers,
it's the start of something bigger.

Imagine a place free from landlords and property inspections, parents or unwanted house mates. Exciting thought, right?

But where do you start?

Start by talking to us.

Drop into your nearest branch at 2 Oxford Street, Epping or phone 9869 0818 to find out more.



Bendigo Bank
Bigger than a bank.

bendigobank.com.au

Terms, conditions, fees, charges and lending criteria apply. Full details available on application.
Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879.
S52650-3 (323538_v3) (14/11/2016)



Above: ECB Director Rob Phillips with organisers of the St Kevin's Fete.

Bendigo Bank joins Android Pay.

Since September 2016, Bendigo Bank customers have been able to make purchases on their smartphones simply and securely, using Android Pay. The mobile wallet is now available to all Bendigo Bank credit and debit cardholders with an Android smartphone, simply by downloading the Android Pay app from Google Play.



Bendigo Bank's Chief Customer Officer Marnie Baker said the app offered customers greater choice and flexibility in how they could make payments. "Our customers will be able to use Android Pay wherever contactless payments are accepted, as well as some in-app purchases," Ms Baker said.

"As one of the first nationally-operating banks to offer Android Pay in Australia, we're excited to be a part of this revolution in the way we think about and use money," she said.

Android Pay enables Android users to seamlessly tap and pay with their phones at more than 750,000 payment terminals in Australian shops, with more locations being added every day. Card information is never sent with a payment, instead a virtual account number is used, providing additional security.

For a quick card registration process, Bendigo Bank customers are also encouraged to download the Bank's new Protect+Pay app, available on Google Play from today. Protect+Pay, developed with the support of Mastercard®, also gives customers extra security functionality, while allowing Android Pay customers an easy in-app sign up process.

Special in-app features of Protect+Pay include the ability to:

- Block ATM, online, in-store and overseas transactions and unblock when you want to shop.
- Lock a misplaced card while you look for it and unblock it when you find it.
- Cancel a lost or stolen card and order a replacement.
- Change your card Personal Identification Number (PIN).

Mastercard and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated.

Mimi's fundraiser for cancer.

Our ever-popular staffer, Mimi is donating her hair for wig making for cancer patients.

The program is an initiative of children's charity, Variety NSW. She signed up with their fundraiser Web page (you can too) to raise money and give a special gift to a child, by helping make a wig when they lose their hair to cancer treatment. Next time you are in the branch, ask Mimi about it and maybe you can help out as well.



For more information check out:
www.variety.org.au/nsw/get-involved/donateyourhair/

Buying Community Bank® company shares.

Get your stake in local community success

From time to time, and for diverse reasons, shareholders place their shares in North Epping Financial Services Limited for sale. At the present time there are some parcels of shares available for purchase by existing and/or new shareholders.

As an unlisted public company, North Epping Financial Services Limited (NEFSL) is not permitted by law to play an active role in any share transaction. Such a transaction is the responsibility of the potential buyer and seller, and NEFSL takes no responsibility for the outcome.

However, we are permitted to maintain an informal register of people who may be looking to buy or sell our shares. If you are interested in buying shares, please contact our administrative assistant, Diana Gallagher (email: nefs2121@gmail.com, or telephone: 9869 0818), to register your details.

As the opportunity arises, Diana will place you in contact with potential vendors with whom you can personally negotiate the share price, arrange settlement of the sale, and exchange the share certificate. Once the transaction is completed, a Transfer of Shares Form must be submitted to the branch.

A major advantage of this process is that a professional broker is not involved so you will not have to pay any brokerage fees.

Please note that, under our constitution, no individual person or single entity may hold more than 10% of the company's shares (i.e. more than 51,000 shares).

For your own security and peace of mind, we recommend that you seek independent financial and legal advice in relation to any share transaction.

Blacktown Football Club.

Bendigo Bank NSW donated \$3,000 to Blacktown Football Club to purchase equipment for their youth football teams. Stephen Hu, Epping Branch Manager, is pictured with club players and officials.



North Epping Bowling Club.

Epping **Community Bank®** Branch co-sponsored the Camellia Bowls Carnival at NEBC. Players and Stephen are pictured at the presentation of prizes.



Everyone wins.

With our new referral Rewards Program!

Epping **Community Bank**[®] Branch has just launched a new 'Referral Rewards Program' that is a win-win for everyone.

Quite simply, we will reward your accredited community group for any new lending business that you send our way. Your group will receive a donation of 0.1% of the loan size up to \$500 when any of your members are referred to our branch and draws down a new fixed or variable rate housing loan, investment loan or business loan.

In addition, the person that you have referred to us will also be rewarded and will receive up to *\$600 from their up-front fees from their home loan.

All that your member has to do is the mention your group when they visit our branch or speak to our Branch Manager, Stephen Hu. There is no limit to how many referrals can be made or donations paid to your group.

The Community Bank[®] difference.

Epping **Community Bank**[®] Branch operates under a franchise agreement with Bendigo Bank, Australia's 5th largest bank. Our shareholders are mostly local residents and our Board of Directors are all volunteers.

However, we are more than just a bank delivering financial products and services. The **Community Bank**[®] model entitles our local community to a share of the net profits from our branch which we distribute in the form of dividends, grants, sponsorships and donations.

Our Referral Rewards Program has been created to help us grow our business so that we can continue to return more money back to community groups such as yours. To date we have returned more than \$700,000 back to our local community.

That is the difference of the **Community Bank**[®] model.

If you haven't already done so, please come and visit our branch at Epping and experience the **Community Bank**[®] difference for yourself – we're **bigger** than you think we are.

Monica's 100th Birthday.

Our staff recently celebrated with one of our community bus regulars, Monica Courtney, as she turned 100 in our branch. Family and community bus staff were on hand to join the celebrations as we presented her with cake and flowers. Happy century, Monica!



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 facebook.com/bendigobank twitter.com/bendigobank

Bendigo is the pick of the bunch.

Bendigo and Adelaide Bank has been recognised for its premium investment product offering at a recent industry awards gala. The Bank took out 'Best Property Fixed Interest Investment Loan' at the Financial Review Smart Investor Blue Ribbon Awards 2016', awarded for the 'Bendigo Bank Connect Package'.

The 'Financial Review Smart Investor Blue Ribbon Awards' are held annually and boast a comprehensive and independent evaluation of banking, insurance and investment products. In awarding the best loan win to the Bendigo Bank Connect Package, judges commented on the product's "superior blend of features, price and low rate. For the property investor who values the certainty of a fixed rate loan and the backing of a solid financial institution, you can't go past Bendigo Bank's Connect Package," the winner's citation read.

Bendigo and Adelaide Bank Chief Customer Officer Marnie Baker said the accolades reflected the Bank's premium product offering, quality customer service and unique innovation.

Bendigo Connect is a loyalty package that allows customers to accumulate home loan rate reductions for each product they choose to bundle with their loan, whether that's a transaction account, credit card, term deposit or insurance*. Since its launch, it now makes up more than 50 per cent of Bendigo Bank's new home loan applications.

"This is by far the best take up we've ever had on a new lending product," Ms Baker said. "Customers are able to select products that truly meet their needs, and that's our ultimate goal, because we're focussed on making it easier for customers to manage their finances and build their wealth."

* Up to 0.15% discount off APR available. Eligibility criteria apply. Call 1300 BENDIGO for more details.

Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. Terms, conditions, fees and charges apply. Full details available on application. Lending criteria apply. This information is of a general nature only and is not advice.

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.