

Your Community Bank® branch *working for you*



Dear local resident,

Welcome to our Autumn newsletter. We hope you find some interesting reading that will assist you in your financial dealings.

Some of our banking competitors have been receiving unfavourable press in recent times for matters relating to their financial planning and advice activities. Bendigo Bank has not featured in these stories and we remain committed to providing a transparent and holistic approach to assisting our customers achieve their financial goals. In addition to providing specialist financial advice we have an award winning superannuation fund account “Bendigo Smart Start Super” which is featured in this newsletter.

Home loans are something many of us need, and are also something we often don't pay attention to. With a congested field of lenders, many of whom don't have offices or branches, it is often difficult to get timely and personalised service from someone you can sit down with and discuss your needs. At Bendigo Bank you deal with the one person from start to finish, and we know this is a feature many of our customers value highly.

In coming months we are undertaking an up-grade of our branch to what will reflect a more modern and contemporary feel. We hope you will call in and see what we have been able to do. Don't forget we are open 9 am to 5 pm weekdays and 9 am till noon on Saturdays – does your bank open these hours?

Kind regards,

Peter McKeon
Branch Manager



Community Matters

Newsletter Autumn 2016

Introducing Bendigo SmartStart Super[®]

Bendigo Smart StartSuper is a simple low cost superannuation account that anyone can join. In 2015 it was awarded a 5 star rating by Canstar for the third year running. Canstar is a premier financial data provider and is used by over 325 financial institutions, government and media across Australia and New Zealand.

2015 has been a great year for Bendigo SmartStart Super and the award of a 5 star rating from Canstar in all five categories is a great way to celebrate the fund passing through the half billion dollar mark. This award puts us firmly in the top 10% of funds rated and underscores the low cost and popular features that make Bendigo Smartstart

Super a smart choice for employers and our customers. When we launched Smartstart 4 years ago, Bendigo Wealth emphasised that our aim was to provide our customers with a low cost, high support retail superannuation fund where fees were kept to a bare minimum.

Mitch Watson, Canstar Research Manager said "Bendigo performed extremely well in terms of pricing with Bendigo Smartstart Super being one of the lowest priced products on offer in the market. In terms of affordability, Bendigo SmartStart Super made the top five in all our consumer profiles, achieving the lowest cost in two. In an increasingly competitive market it's

an exceptional result to be providing 5 star value across all of our consumer segments. Bendigo has achieved this with Smart Start Super".

To learn more about this simply call in to our Ettalong Beach Branch or look on line at:
www.bendigobank.com.au



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 267 Oceanview Road, Ettalong Beach or phone 4344 4206 or apply online at bendigobank.com.au/super

Issued by Sandhurst Trustees

Bendigo Bank
Bigger than a bank.

Ettalong Beach Community Bank[®] Branch

CANSTAR
Outstanding Value
Superannuation
2013 | 2014 | 2015

For details of Bendigo SmartStart Super's Outstanding Value ratings, visit canstar.com.au. Bendigo SmartStart Super 4224 57 326 653 422 is issued by Sandhurst Trustees Limited ABN 18 014 630 737. ASIC 270766. Sandhurst is a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 008 100 179 AFSL 217179 (the Bank). Each 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 created by Sandhurst. You should consider your situation and read the Product Disclosure Statement available at bendigobank.com.au before making an investment decision. 201605-2 | 2016-05-10-16:00:00

Bendigo Bank In The Community

Your support of your Community Bank[®] allows us to help our community grow and develop. Not only do we provide banking facilities where major banks have left town, we give

back to our community through sponsorships and grants from profits that we make. Each year we give around \$40,000 to over 30 local sporting and community groups to assist them

provide quality services and facilities on the peninsula.

Help us help our community by being a valued customer of your **Community Bank[®]**.





We Rate Our Home Loans

In a crowded market of loan providers it is easy to become confused about what you need and what you get. Increasingly, lenders are rewarding loyalty to structure a loan to provide you the best products and pricing.

While price is a driver in most decision processes there are some other things that can be a big part of the decision. Service is a major consideration. Too often customers need to make on line applications and find

ways to provide required documentation to the lender. You may need to deal with a number of people throughout the process, and you often feel like “just a number in the system”. This is not the case with Bendigo Bank. You will usually deal with branch manager all the way through, and you don’t need to contact a call centre at any time.

Call in for an obligation free chat and feel the Bendigo difference.

We rate our home loans. And so do our customers.*

At Ettalong Beach **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 267 Oceanview Road, Ettalong Beach or phone 4344 4206 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 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. 553933-3 (301473_v6) (27/04/2016)

An Iconic Local Business

The Bourke Road Store in Umina has been established since the 1960's, for the last 20 years it has been part of the Overton Family and currently owned by Matt & Michelle Overton.

We pride ourselves on our customer service and the personal relationship we have with our customers that keeps them coming back.

We are a NSW Lotteries agent; we have the Best Deli Meats on the Peninsula cut

fresh to your liking, a range of Groceries, Bread, Lollies and much more.

We are open 7 days a week, 365 days a year. Trading hours are:

Monday - Friday:
6.30am-7.00pm

Saturday-Sunday:
7.00am-6.00pm





Ettalong Beach **Community Bank**[®] Branch

**It's a great credit card rate.
But it's bigger than that.
It's putting you in control.**

It's a credit card with all the things you want – and none of the things you don't.

Drop into your nearest branch at 267 Oceanview Road, Ettalong Beach or phone 4344 4206 or apply now at bendigobank.com.au/basicblack

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au

Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879, The Bendigo Centre, Bendigo, VIC, 3550. Terms, conditions, fee and charges apply. All information is correct as at 03/03/2014 and is subject to change. Full details available on application. Lending criteria apply. (S48172-2) (257865_v1) (11/06/2015)



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