



Fairy Meadow **Community Bank**[®] Branch Newsletter July 2011

A word from the Manager

Fairy Meadow **Community Bank**[®] Branch has been working with the community for seven years now, and as our branch has grown, we have been able to support local non-for-profit organisations by making grants and sponsorships into the communities of our area.

At our last AGM in November it was confirmed that a 4 per cent dividend would be paid to all shareholders. This announcement underlines the strong position we are in and competence of the direction and management of our **Community Bank**[®] Company.

How does this happen? Local people need to bank with us, it is as simple as that.

Yes, we need people to commit their banking to Fairy Meadow **Community Bank**[®] Branch. Banking can cover

several areas – personal banking, business accounts, home or personal loans, credit cards, term deposits, financial planning, insurance – life, home, car and the list goes on. Come and see your local team and review your banking options or call for an appointment.

So, the more banking you do with the branch, the more money we can return to the community and to you, our shareholders.

Bill Watts
Branch Manager

A word from our Chairman

Dear fellow shareholders,

On behalf of the Directors of Fairy Meadow **Community Bank**[®] Branch, I would like to welcome you to our first newsletter for 2011.

We have had changes to our Board and acknowledge the efforts of our past Directors and appreciate the new Directors accepting positions to continue the dedication that has been carried out in past years.

We are also very grateful to all the staff, for their devotion and consistent efforts, in providing a friendly ability to help customers not feel like “another number”. Welcome back to work Sonya after the birth of her baby boy.

In this newsletter, we provide you with information on our progress regarding banking matters that we know are of importance to you.

For the first time in the branch history we are pleased to announce Fairy Meadow **Community Bank**[®] Branch will be providing its shareholders with a 4 per cent dividend.

In doing so I would like to urge all shareholders to give Fairy Meadow **Community Bank**[®] Branch the opportunity to provide any banking, financial or insurance needs, our staff are only too happy to assist. It's only through your and community support that we can develop and expand. Therefore we can support our community and shareholders.

Thank you for the privilege to serve in this position.

Frank Cardamone
Chairman

Fairy Meadow Surf Life Saving Club Inc.

Fairy Meadow Surf Life Saving Club would like to thank Fairy Meadow **Community Bank**® Branch for the support and commitment of \$15,000 over five years to our club. The money will be spent on our junior club nipper members in their ongoing training to become lifesavers.

This year we bought training boards for the clubs Nippers, these boards are an important part of teaching Nippers how to ride rescue boards, which is the most effective way to rescue someone from the surf.

This year we had seven 14 year olds gain their Surf Rescue Certificate, which is the final step before gaining their bronze medallion. Once they earn their bronze medallion they will be able to patrol the beach as lifesavers.

We currently have about 40 lifesavers that patrol Fairy Meadow beach every Sunday and all public holidays from October school holidays until Anzac Day in April. The more Nippers we can train to become lifesavers the safer the beach will be in the future.

Fairy Meadow Surf Life Saving Club appreciates the commitment from Fairy Meadow **Community Bank**® Branch and knows that the community appreciates the effort and service Fairy Meadow Surf Club puts into making Fairy Meadow beach safe and training the next generation of lifesavers.



Raise the Gong

Fairy Meadow **Community Bank**® Branch is a great supporter of local community groups. One group that we sponsor is Raise the Gong, which does an excellent job raising money for cancer sufferers, all year round.

Fairy Meadow **Community Bank**® Branch joined with Raise the Gong in the Relay for Life held at Beaton Park over 48 hours. This was a wonderful community effort where just about everybody in the Illawarra was represented by some organisation. The community spirit was alive and thriving and was evident on the day.

The organising committee ought to be congratulated as everything had been thought of for the day. There was something for everyone and the children were well taken care of with lots of activities, games and of course face and tattoo painting.

Fairy Meadow **Community Bank**® Branch provided marquees to the Disability Trust for use on the day. This is another community service regularly provided by our branch to local community groups.

The Directors and staff of the **Community Bank**® branch are always proud and happy to assist whenever and wherever possible. Community is our prime concern; we realise that without our community we would not be here. Therefore each year during our November anniversary, we like to reward the people in our community by having a draw. Each client is given the opportunity to win one of four very large Christmas hampers. We enjoy seeing the delighted faces of our winners.

Lucia Zanetti
Director



Proudly
supporting
Mount Ousley
Public School



Call in and see us at
39 Princes Highway, Fairy Meadow
or phone 4284 8277.

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178,
AFSL 237879. (S29079) (05/10)

Fairy Meadow **Community Bank**® Branch

Fitness 4 All

In 2010, Fitness 4 All was fortunate to have Fairy Meadow **Community Bank**® Branch get behind and assist us in providing quality fitness programs to both the mainstream and disability communities in our area.

The **Community Bank**® branch has provided a sponsorship of \$20,000 per year to enable us to set up a gym in Fairy Meadow, which provides a venue that meets the needs of the local disability community in the Illawarra.

We already had the staff to run programs but lacked the appropriate venue to deliver our programs.

In mid July 2011 we set up the gym behind the **Community Bank**® branch and since its opening we have seen an increase in both disability and mainstream participants.

The benefit of Fitness 4 All is that we are very much like the **Community Bank**® branch in that we give back to the community. All of our profits go directly to supporting children and adults to access sport and recreation program through The Disability Trust.

This partnership will create a better standard of living for the disability community by having access to a quality service in a quality facility improving their health and wellbeing. We would like to thank Fairy Meadow **Community Bank**® Branch for their support in enabling us to create more opportunities for our local community.

Anyone interested in joining Fitness 4 All and improving their quality of life please call the team on 4255 8000 or check out website out at www.fitness4all.org.au



Come in and find out how you will feel at home with a Bendigo Bank loan

If you're looking for the right home loan at the right bank, now's the time to talk to Bendigo Bank. Our rates are surprisingly competitive. Our packages are refreshingly flexible. And our friendly service is second to none. In fact, our customers are front and centre of everything we do. Importantly, you'll also discover that simply by being a customer your community benefits too.

So pop in to your local **Community Bank**® and let us welcome you to a bank where you'll feel at home.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. Credit Reg No. 359598 (134504_v1) (2/06/2011)



Fairy Meadow **Community Bank**® Branch

Share announcement

For over a decade **Community Bank®** branches have provided communities with more than just quality banking services – they deliver employment opportunities for local people, keep local capital in the community, are a local investment option for shareholders and provide a source of revenue for important community projects determined by the local community.

When a local **Community Bank®** branch like Fairy Meadow, begins to make a regular operating surplus, the remaining funds are available to be reinvested back into the community through dividends to shareholders and grants to community groups and projects.

As part of the **Community Bank®** Franchise Agreement, each branch is designated a portion of funds which they are able to distribute back into community projects or activities. This is irrespective of profit made by the branch.

Fairy Meadow **Community Bank®** Branch has contributed to numerous community groups in the region through sponsorship, donations and by simply just giving our time.

We are pleased to announce that shareholders received a 4 per cent dividend payment for their current shareholdings.

If you are a shareholder and didn't receive your dividend, please contact the branch either by telephone or visiting us at the location below to obtain an Unclaimed Dividend Claim Form.

An invitation is now extended to the wider community for people interested in purchasing shares in the Fairy Meadow **Community Bank®** Branch. To express your interest, please complete the included slip and return it to the branch, or post it to the details below.

Fairy Meadow **Community Bank®** Branch
Phone: 02 4284 8277 or alternatively visit
39 Princes Highway, Fairy Meadow NSW 2519.

Considered moving your home loan?

If you don't already have your home loan with us, why not consider moving it to our **Community Bank®** branch?

Having a home loan with Bendigo Bank means you'll receive fantastic service, a great interest rate, the flexibility of making extra repayments and being able to withdraw them at a later stage. Best of all, a home loan from Bendigo Bank can help make your community a better place to live.

Our friendly staff will guide you through the simple process.

To set up a home loan appointment today please call Bill Watts or Silvana Spanalatte and let one of our Managers take care of you 02 4284 8277.

Are your details up to date?

Have you changed phone numbers or moved address?

Do you have an e-mail address that we don't know about?

As part of being Australia's leading customer connected bank, we are dedicated to connecting with you. Having contact from time to time is important.

Do you have a Term Deposit maturing? Or want to know about a product that may be relevant to your needs? Can we contact you in an emergency? Do you have our details on hand?

Feel free to contact your local **Community Bank®** branch and update your customer records!

39 Princes Hwy Fairy Meadow or phone (02) 4284 8277.



Fairy Meadow **Community Bank®** Branch,
39 Princes Highway, Fairy Meadow NSW 2519
Phone: 4284 8277
Website: www.bendigobank.com.au
Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

Fairy Meadow Community Financial Services Limited
39 Princes Highway, Fairy Meadow NSW 2519
ABN: 16 104 140 641
Chairman: Frank Cardamone.
Directors: Anne Bates (Treasurer / Secretary),
Alexander Darling, Hilton King, Matthew Mitchell,
Concetta Saad, Lucia Zanetti.