idigo Bank. 4 for the vouchers. I like your 11 save up on getting a car. I 1 can open an account.



Dear Bendigo Bank.

Thank you for coming to these school grounds. One day maybe my dad will take me to the Bendigo Bank.

From Cameron



Dear Bendigo Bank, Thank you for coming to our school. I will put my bank account with you. From Samantha

May 2015



Dear Bendiqo Bank,

I wish I could work the like fun. I liked you cor the Bendigo Bank so I ten dollars in my accor From Sebby Allan

Chairman's report.

Welcome to our community newsletter from your Community Bank® branch. In the four years since opening we have become an integral part of the community that we proudly serve. The branch has consolidated its performance to the point where we now are in a sound financial position. Please allow me to assure you that your banking with us is not only good for you as a customer, but good for the community where you all have a vital role toward ensuring its future. We have accepted the role of being a major sponsor of Kalbar Show, Fassifern Falcons and the Winter Harvest Festival. Kalbar, Aratula and Harrisville schools have also benefited along with many other clubs and community organisations. Our courteous and friendly staff will be only too pleased to assist you in making your Community Bank® branch the home for all your banking business.

Wilson Neuendorf Chairman

Branch staff.



The branch would like to introduce a new team member Annabel Watkinson. Annabel has been employed as a parttime Customer Service Officer, and commenced in January. Be sure to introduce yourself next time you are in the branch. Clint Stephens (Branch Manager), Catherine Condon (Customer

Relationship Officer), Elise Payne (Customer Service Officer), and Juanita Abbott (Customer Service Officer) complete the Kalbar **Community Bank**[®] Branch team.

National award – Juanita Abbott.

Juanita Abbott, our part-time Customer Service Officer has been successful in winning the 'National Being the Bendigo Moment' award for December 2014. This is a monthly internal award that Juanita was nominated for by her peers for her outstanding commitment to providing our community with excellent customer service when she visited Kalbar State School and engaged the younger students with all things banking. Juanita was chosen for this monthly award from nominations received from branches around Australia. Congratulations Juanita on your excellent service to your community.

Lions Miss Personality.

We have also been pleased to be able to support Angela Gee in her quest for Harrisville Lions Miss Personality. Angela has produced a 2015 calendar which showcases local people and businesses. All funds raised go towards the Lions Medical Research Foundation which in turn supports a variety of medical research projects. We have the calendars for sale in the branch for \$10 each. Please support Angela and this worthy cause. Look out for us as the faces of September.



L to R: Catherine Condon (Customer Relationship Officer), Juanita Abbott (Customer Service Officer), Elise Payne (Customer Service Officer) and Clint Stephens (Branch Manager).



Piggy bank accounts - Kalbar State School.

During the last school term of 2014, Juanita visited Kalbar State School, where she spoke to the students from Prep to grade 2 about the importance of banking, what a bank does, coin and note recognition, how to deposit and withdraw money and importantly saving. The students participated with a great deal of enthusiasm and were very willing to learn. Each child was presented with a \$10 voucher to open a new Piggy Saver account or add it to their current account. There are also further rewards if the students are able to save their initial deposits for more than six months.

Most students also participated in the colouring competition Juanita provided and we currently have them all displayed in branch.

Just a reminder if any parents still have vouchers to redeem, please bring them in and one of our friendly staff will assist you in getting your child's savings account underway. Thank you to the staff and students from Kalbar State School for allowing us to spend an enjoyable morning with you all.

Winner's of the colouring in competition were Prep – Emily Herrmann Year 1 – Abby Gotke.

Jerseys for Kalbar State School.

We were honoured to be able to present to the Kalbar State School a set of jerseys for the students to wear when representing their school at interschool competitions. The students will undoubtedly look very professional when they next take the field. Good luck for 2015 Team Kalbar!



Kalbar State School students modelling new jerseys.



Thank you to our community.

We would like to thank everyone who donated items to our appeal for a fellow community member who lost her house and contents in a house fire at Roadvale in December. It's very humbling to know we have such a supportive community around us that is willing to pull together when needed. The items that were donated have been delivered, but if anyone has anything further to donate, please let us know.



Christmas Street Parade 2014 – Members of the Fassifern Falcons proudly displaying their "Community Spirit."

Shareholders.

Shareholders are reminded to notify the Share Registry of any changes to their circumstances, including a change in name, address or marital status.

All relevant shareholders information is available from our branch.





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Community projects and sponsorships.

The Board is proud to announce that over the past 12 months over \$30,000 has been put back into our community through a variety of sponsorships, donations and projects. Some of these are listed below:

Fassifern Lions Club

Kalbar Show Society

Winter Harvest Festival

Fassifern Pony Club

Kalbar State School P&C

Moogerah Passion Play

Fassifern Falcons

Aratula State School P&C

Fassifern Fifties Festival

Boonah & District Kindergarten

Chappy Challenge

Fassifern Bombers Rugby League



WIN one of ten \$10,000 prizes*.

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Kalbar & District Community Bank® Branch

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Fassifern Valley Community Enterprises Ltd PO Box 105, Kalbar QLD 4309 **ABN** 38 138 533 810 **Directors:** Wilson Neuendorf, Felix Grayson, Michael Rashford, Genevive Windley, David Rodrick and Heather Kliese.

Kalbar & District Community Bank® Branch

Shop 3, 103 George Street, Kalbar QLD 4309Phone: (07) 5463 7244Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noonWebsite: www.bendigobank.com.au/kalbarwww.facebook.com/bendigobanktwitter.com/bendigobank



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