



Rewarding those who keep us safe.

A partnership between your emergency services organisation, whether it be your local CFA unit or SES unit, and Bendigo Bank is a perfect fit.

Both organisations are committed to building strong and sustainable communities, and the results when we work together are nothing short of amazing.

By now most of you will be aware of how Dunkeld & District **Community Bank®** Branch operates its business under the **Community Bank®** model. We support our communities through banking revenue generated by those who choose to bank with us. It's that simple.

Through our partnership with emergency services organisations, we are able to reward those who work hard to support our community in keeping it safe and secure.

With this in mind, Bendigo Bank has put together a privilege package for volunteer members of emergency service organisations, rewarding their hard work with banking discounts and bonuses.

Some of these bonuses include:

- Discounts on application fees for home loans and personal loans
- Discounted interests on credit facilities

- Interest rate discretions for term deposits over \$10,000
- Discounts on Bendigo Insurance policies.

Dunkeld SES, Strathmore FB, Woodhouse FB and Penshurst FB have already benefited from having a **Community Bank®** branch in their region, with the branch providing funding for new equipment. Now their members can benefit too.

Call us to learn more.



Above left: Strathmore fire brigade received funding to install a hot water pump in their fire shed.



Above right: Woodhouse fire brigade received funding for a new chainsaw.

Top of page: Penshurst fire brigade received funding to contribute to a new Quick-fill pump.



Organising an event? Can we help?

Our local calendar is filled every year with community events and fundraising activities.

Anyone that has been involved in organising an event understands first hand the amount of hard work and time required to make it run smoothly.



At Dunkeld & District **Community Bank®** Branch, we have a range of items to help put these events together, including marquees to provide shelter, bank merchandise/banners and flags, EFTPOS facilities for receiving payments and assistance with marketing.

We invite you to talk to our staff about what your group needs and we may be able to assist.

Staff Profile – Pedita van Hees.



Pedita van Hees presenting Louise Patterson President of CWA Dunkeld Branch with their Community Investment cheque to aid in establishing the branch.

Community involvement: I am a somewhat absent and forgetful member of the CWA Dunkeld Branch. Sorry ladies, I will get to another meeting one of these days!

Hobbies: Work, sleep, work, reading and a little more work... Did I mention work?

Favourite meal: One I do not have to cook for myself.

Dream holiday: I've always wanted to go to Spain. No idea why, and I have no real knowledge of the country, but I'm sure it's going to be my next international destination.

Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

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Pedita van Hees is our Customer Relationship Officer and has been with Dunkeld & District **Community Bank**[®] Branch since we opened in 2011.

Pedita can not only help you with your everyday banking needs, but is able to assist with credit cards, personal loans, home loans and Bendigo Bank's range of insurance options.

What do you enjoy about working at Dunkeld & District Community Bank[®] Branch?

I never realised what an amazing journey I was becoming part of when I first joined the team. Watching this branch grow is like watching your child grow. The level of ownership you have in working towards making the business successful is huge. And on top of that, the personal gratification of helping people reach their own personal financial goals is great. It's no wonder that I'm walking around in a happiness bubble most days!

Bendigo Bank agrees to buy Rural Finance.

Bendigo and Adelaide Bank has strengthened its commitment to rural and regional customers by agreeing to buy the business and assets of Rural Finance.

Bendigo and Adelaide Bank Managing Director Mike Hirst said the purchase reflected the Bank's ongoing commitment to grow its agri-capability and support for rural and regional customers.

"This transaction brings together two iconic Victorian businesses, both with long and proud histories of servicing farmers and communities," Mr Hirst said.

"In particular we're please that the skilled and experienced staff of Rural Finance will join our organisation, and continue to assist their clients."

The acquisition is subject to APRA approval and completion is expected to occur in early to mid July 2014.



Set income aside for later

With a Farm Management Deposit, every dollar works harder for you.

At Rural Bank, we understand how much is riding on your financial decisions. A Farm Management Deposit is a great way to put money aside for later, meaning you can streamline your taxable income and earn interest as you go. Not only will it be there when you need it, but every extra dollar will be working just as hard as you are.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 92 Parker Street, Dunkeld or phone 5577 2488 to speak to Anna Watson.

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Available through



Bendigo Bank

Dunkeld & District Community Bank[®] Branch

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Phone: 5577 2488

Opening hours: Monday to Thursday 10.00 am – 4.00pm, Friday 10.00 am – 5.00pm

Website: www.bendigobank.com.au/dunkeld



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