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Gympie & District **Community Bank**[®] Branch

January 2014

Hello shareholders

As we welcome in the New Year, let me also welcome Rob Chittick as our new Regional Manager. Rob has a long history with Bendigo Bank, starting with his first account at the Bendigo Building Society. He comes to us from south Sydney, via the mid-north coast of New South Wales. Rob commenced duty on the Sunshine Coast just after our Annual General Meeting (AGM). I'm sure you all join with me giving Rob a warm Gympie welcome.

As most of you have probably been aware, our Manager Mick McCarthy has been on extended sick leave, but is now back on a part-time basis, gradually working up to resuming full-time work. We all wish Mick the best of health for 2014. During his absence, Andrea has stepped up to the position of Acting Manager and the rest of the staff have accepted greater responsibility, thus saving us having to employ additional staff. This has meant considerable savings to the branch, and I would personally like to thank our great and dedicated staff. Bendigo and Adelaide Bank has also helped considerably during this time in providing back-up, both in the branch and at the end of the telephone when needed, endorsing our great partnership.

We have recently had the expense of upgrading the security of the branch. While we regret having to spend so much money, we cannot and will not put our staff's safety at risk. If you have used the ATM recently, you will see it has also been upgraded, but after eight-and-a-half years it was wearing out.

Our marquees continue to grace numerous events in the community, including the Widgee Country Music Muster, open days at the Community Gardens, workshops held by Valley Bees, the Mary River Festival, the Get Ready Day and most recently the presentation of the prizes for the Christmas Decorations for businesses.

We have a two-year sponsorship of the Gympie Cats AFL club, and the under-16 team that was allocated to us is the 2013 Sunshine Coast Premiers. Rens and I were invited to the team's awards night and were most impressed by the team spirit from the youngest players, through to the coaches, managers and committee. When you are in the branch, make sure you see the jersey presented to us in thanks of our sponsorship. You would have to be blind to miss the great sign on the fence at the Six Mile Oval.

We again have naming rights for the Chamber of Commerce Awards night, the SCIC bike ride and the Literary Awards run by the Gympie Regional Library. This year the Friends of the Gallery are running another Andrew Fisher Portrait competition, for which we have naming rights also. We are a major sponsor in the Heart of Gold International Film Festival again this year.

Several years ago, the state government used to sponsor road safety lessons at the Roadcraft complex on the highway, but in recent years this has stopped. The cost to parents has meant many children have been unable to attend. We will be sponsoring this to reduce the costs to parents. The actual

lessons will be in terms two and three, during the cooler weather, and with less risk of storms.

Rae and I attended the State Conference in Toowoomba in May, and Rens and I attended the National Conference in Brisbane. This year the State Conference will be in Hervey Bay, which we will attend, but I doubt if we can justify the cost of going to Darwin for the National Conference.

I take pleasure in announcing that the dividend for the 2013 financial year will be six cents per share. We thank all shareholders who have provided Rens with their banking details to enable him to make the transfer to their account. If you have not done so already, please attend to this immediately, as there will be no cheques posted from now on. Also there are a few shareholders who have not furnished ABN or exemption details to Rens, so he has to withhold 48 percent tax. Unless you really like sharing with the Australian Tax Office, please also attend to this.

I apologise for being so remiss in not doing regular newsletters but will endeavour to do better this year. If you have the time/skills to become a Director, please advise the staff or myself, as this will share the workload. Best wishes for a healthy and prosperous 2014.

Regards,

Elaine Thomson
(Chair Gympie and District Financial Services Ltd)

Gympie & District Financial Services Limited 68 Mary Street, Gympie QLD 4570 ABN 79 113 293 173

Directors: Elaine Thomson (Chairperson), Rae Gâté (Secretary), Rens Poels (Treasurer), Chris Hodges, Will Bauer, Tim Jensen, and Mark Onion.



Rob Chittick Profile

Rob Chittick, the new Regional Manager for the Sunshine Coast started in his role in November 2013. Rob has been with Bendigo Bank for more than 23 years – starting as a Trainee with the organisation when it was a humble Building Society. Among the many roles that Rob has held with Bendigo Bank, his most recent have been Regional Manager roles in New South Wales. His first RM role was on the Central Coast and in northern New South Wales, and he has also looked after Sydney Metro South. A country boy at heart, Rob said he was very excited about the role and challenges ahead, and he is looking forward to working with the staff and business partners, as well as meeting many customers along the way.

Scholarship winners



Presentation of Scholarship Certificate to Alice Kermond's first year and Amy Thompson's second year scholarship by Chair Elaine Thomson and Treasurer Rens Poels.

Dividend

A dividend of six cents per share will be paid by 28 February 2014. Look for "Dividend 2014" on your bank statement.

Your Home

Choose a home loan that's right for you

Whether you are purchasing your first home or your next home, refinancing or investing in property, Bendigo Bank offers you the freedom and flexibility to make your home loan work for you.

Drop into your nearest branch at 68 Mary Street, Gympie or phone 5481 1787 and find out more about choosing the home loan that's right for you.

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Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

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