

Spring 2026

Hello, Freshwater

Community Bank · Freshwater

It's time to say thank you!

Welcome to the Spring edition of the Community Bank Freshwater Newsletter.

We would like to start by saying a big thank you to our customers. It's your decision to bank with us that enables us to give back to our community.

Every year up to 80% of our profit is given back to the community in the form of sponsorships, grants, donations and scholarships.

On behalf of our branch, and the many organisations we support, thank you!



The more people who bank with us, the more we can give back, and the greater the impact we can have.

Please encourage your friends and family to consider us for their banking needs.

Life-Saving Defibrillators

Community Bank Freshwater has provided funding to enable both the [Freshwater Amateur Swimming Club](#), and [Manly Sailability](#) to source defibrillators. These critically important devices will assist in saving lives by restoring a normal heartbeat in the event that someone experiences a sudden cardiac arrest.

Thank you to our customers! It is your decision to bank with us that enables us to provide funding for such worthwhile needs in our community.



Manly Adolescent and Young Adult Hospice (AYAH)

We are proud to have continued our support of AYAH this year, providing funding for Grieving Parents Retreats and support services. And we have loved hearing the stories of patients and their families enjoying outings using the specially equipped bus that was provided by Community Bank Freshwater and the Rotary Club of Manly. This bus enables patients and their families to partake in age-appropriate activities such as a visit to the beach, a trip to Taronga Zoo, a game of football – to enjoy an outing, and make invaluable memories. [Find out more: AYAH](#)

The Manly Adolescent and Young Adult Hospice (AYAH) is Australia's first dedicated service for young people (16-30) with life-limiting illness. The service provides respite care, symptom management, end-of-life care, and care coordination support in the transition from children's to adult services.

Northern Beaches Women's Shelter (NBWS)

We are so pleased to be able to continue our support for [Northern Beaches Women's Shelter](#) and the fabulous work they do in our community.

Along with emergency accommodation, NBWS provides occupational therapies and assistance with accessing support for finances, employment, education, healthcare, legal advice, and permanent housing.



Bushlink

Bushlink creates real, meaningful employment for people with intellectual disability. Embodying 'the Spirit of Inclusion', they believe in the power of meaningful work to transform lives and grow stronger, more inclusive communities and we are proud to support them.

Bushlink provides environmental services to schools, councils, and community organisations. Their Supported Employees work alongside qualified bush regenerators undertaking tasks such as gardening, landscaping, weeding, mulching, and native planting to rejuvenate parks, reserves, and community spaces. The program also offers education and engagement opportunities for volunteers and school students, helping to restore and protect our natural bushland. [Find out more: Bushlink](#)

Fight for a Cure

Fight for a Cure's goal is to raise money to fund cancer research, and to fund local community based early detection and prevention programs on the Northern Beaches. Since forming in 2013, they have raised over \$3.5 million for ground-breaking cancer research, funding eighteen research projects, equating to eighteen additional years of research.

What an awesome effort! Community Bank Freshwater is proud to support this incredible local organisation. [Find out more](#)



Harbord Kindergarten

We are proud to have supported Harbord Kindergarten with a children's lunch refrigerator and assistance towards additional educator support.

Harbord Kindergarten is a community based, not for profit pre-school providing quality education and care for children aged 3.5-5 years. [Learn more](#)



Manly Croquet Club

It was wonderful to join in the celebrations for the 125 Year Anniversary of Manly Croquet Club! What an impressive milestone, and such a welcoming Club!

The club is informal and inclusive and open to all people to socialise and play together in friendly and competitive Club games. [Find out more](#)



Childhood Dementia Initiative

Did you see our branch window display in September? In support of Childhood Dementia, we displayed their "We Can't Wait" fundraiser.

Childhood Dementia is caused by more than 145 rare genetic conditions; there are still no cures, and half of these children pass away before their 10th birthday. No group of children has been left further behind, and the greatest risk now is inaction. These children and families need our support - they can't wait. [Learn more](#)



Manly Warringah Football Association MWFA

As long term supporters of the Club, we were so pleased to be able to continue our support for the 2026 season.

[More](#)



Coming Up

It's nearly Summer and we will be once again supporting our wonderful local surf life saving clubs to help them buy life-saving equipment such as inflatable rescue boats and all-terrain vehicles to keep our beaches safe for families to enjoy the warm weather. With huge thanks to our local club staff and volunteers for their service to the community.



Girl's Boardrider Fraternity

In line with mission of the Girl's Boardrider Fraternity to promote female's surfing through participation regardless of age or ability, we are excited to announce our sponsorship of their Phyllis O'Donnell Memorial Shield Event, being held at Freshwater Beach on October 31st. We will be joining them for a full day of fun and competitions, starting at 7am.

See you on the beach!



Harbord Public School P&C

There is a HUGE day planned on October 24th for the Harbord Public School Uplift School Fete.

Come along for a fantastic day of rides, food, entertainment, markets and family fun as we bring together Harbord families and our wider community.

We are so excited to support this important community event. You can find us at the Community Bank Freshwater Family Zone - a free, welcoming space where families can gather, relax and enjoy performances, entertainment and activities throughout the day. We cant wait! [More info](#)



Harbord Bowling Club

Founded in 1946, Harbord Bowling Club is a lively hub for the community, offering a casual relaxed atmosphere with dining, bar, lawn bowls and a popular outdoor beer garden! And, it's dog-friendly.

On October 18th the Club is holding a huge charity event to raise funds for Northern Beaches Women's Shelter. A day of fun for all ages, featuring a futsal competition, barefoot bowls, put put golf, games, a silent auction, live auction, cash prizes, market stalls, raffles, family-friendly entertainment throughout the day!

[Details here](#)





A Guide to Smart Estate Planning

When: Wednesday 14 October 2026

Refreshments from 5.30pm for a 6.00pm start

Where: Harbord Diggers (Freshwater room), 88 Evans Street, Freshwater

Parking: Diggers' carpark entrance on Evans Street

Hosted By: Community Bank Freshwater and VF Legal

A Guide to Smart Estate Planning

VF Legal and Community Bank Freshwater invite you to join us for this free information session to learn how you can structure your estate planning to protect your assets and ensure your loved ones are taken care of on your passing.

This complimentary session will focus on:

- what goes into a good estate plan and how to avoid common missteps;
- why a considered and valid power of attorney is important and what can happen without it; and what is estate litigation
- who can potentially bring a claim, common types of claims and what can be done at the estate planning stage to minimise the risk of a claim.

Register at <https://events.humanitix.com/protecting-what-youve-built>

Branch visit

It was wonderful to catch up with Women & Children First recently. We're proud to support them and the great work they're doing here on the Northern Beaches.



Meet Kasey

Our Freshwater Branch Manager, Kasey is the face behind what makes Community Bank Freshwater such a special place; from the relationships built with customers, to the incredible community partnerships that make a real difference across the Northern Beaches.

If you need a friendly local face to discuss your banking or financial goals, contact Kasey on 9939 6744.

Join us in minutes

Did you know that you can open a Bendigo Bank account using our app in just minutes?

Search for Bendigo Bank in the app store, set up and verify your identity, and away you go. It's that easy. Choose to link your account to Community Bank Freshwater. That way, your banking will help support our community too.

And if you need a hand to get started, visit the branch in Freshwater.

One Big Move for Lifeline

Move your way this World Mental Health Day. On Saturday 10 October, One Big Move for Lifeline brings our community together to move, connect and raise funds for Lifeline Northern Beaches, Mosman to Kirribilli. Local studios and instructors are opening their doors for this initiative, welcoming the community in and backing mental health with real, practical support. Join a local class, or make a day of it and try a few! Choose your class [here](#).



Talk to us today

Community Bank

Freshwater

Shop 1/ 9-15 Lawrence St, Freshwater NSW 2096
P 9939 6744

E freshwater@bendigoadelaide.com.au
www.bendigobank.com.au/freshwater

We're open:

9.30am - 5.00pm Monday to Friday

 facebook.com/communitybankfreshwater

 instagram.com/communitybankfreshwater

Directors

Trevor Sargeant, Ian Greentree, Denise Goldstein, Julie Rigoni, Peter Harley, David Irvine, Tony Bevan. Community Bank branches are owned by local people and operated in partnership with Bendigo Bank. To date, the bank's network of branches have shared \$467 million dollars in profits with Australian communities through grants and sponsorships which facilitate community health, wellbeing, resilience and cohesion.

Franchisee: Harbord Financial Services Limited
PO Box 635 Freshwater NSW 2096
ABN 25 097 282 525



The better big bank

Since 1858, Bendigo Bank has been dedicated to helping Australian communities thrive. We combine competitive banking and digital convenience with the added satisfaction of knowing your money makes a real difference.

Bendigo Bank isn't just big, we're bigger for the things that matter to our customers, like:

- legendary customer service
- access to great technology and online experience
- access to a substantial national branch network
- an award-winning range of products
- fraud and security monitoring, and
- we're a bank that feeds into the prosperity of customers and communities.

Keeping you safe online

Scams cost Australian consumers, businesses and the economy hundreds of millions of dollars each year. Bendigo Bank's website has information on how to spot the latest scams, keep your identity safe, and protect yourself. Visit: www.bendigobank.com.au/security

**It's better to
bank local.**
**We invest in
community** 

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