

freshwaternews

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It's beginning to look a lot like Christmas.....



The Directors, Ambassadors and Staff of the Freshwater **Community Bank**® Branch would like to wish all our customers, shareholders and their families the very best for the upcoming Christmas season and a happy, safe, prosperous and healthy New Year.

It's switching your banking to us. ***But it's Bigger than that.*** It's over \$2.4 MILLION back into the local area to support local schools, surf clubs, sporting organisations & community groups.

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Freshwater **Community Bank**® Branch



Timely donation to the Manly Community Centre

As part of the Freshwater **Community Bank**® Youth Observer Program for 2016 Cellina Polifrone and Maddi Taylor from Mackellar Girls Campus along with Julie Rigoni (Director HFSL) are shown presenting Anona Le Page, Senior Welfare / Domestic Violence worker from the Manly Community Centre with a \$1,000 donation.



The Manly Community Centre has provided outstanding support to the Manly-Warringah community since 1977 and continues to enrich the community offering domestic violence, housing and accommodation, legal and financial, and relationships counselling services.

We strongly believe that a donation of these 173 care packs, made up of water bottles and dental packs will provide comfort to homeless and struggling persons within the community.

These packs each contain a Dental Pack; with a single toothbrush, toothpaste, mouthwash and dental floss, kindly donated by Colgate Australia and Freshwater Dental including a tote bag and a water bottle donated by Youth Observer Program sponsor Freshwater **Community Bank**® Branch of Bendigo.

We hope the additional donation of \$1000.00 will aid with any costs that go towards continuing their amazing work within the community.

We've all had regrets. Don't let your home loan be one of them.

Our home loan customers are the most satisfied customers of any Australian bank.*

Because when you choose a Bendigo Home Loan you get a great rate and great service – every day.

So choose a Bendigo Home Loan, and have no regrets.

Drop into your nearest branch at 20 Albert Street, Freshwater or phone 9939 6744 to find out more.

Bendigo Bank
Bigger than a bank.

Freshwater **Community Bank**® Branch

*Rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, July 2016. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 098 049 176 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. 5555185 (320949_v4) (13/10/2016)

Multiple Sclerosis Ride – Sydney to Wollongong Charity Bike ride

The MS Sydney to the Gong Ride is Australia's most respected and spectacular one day community bike ride. Held on 6 November 2016, the MS Sydney to the Gong Ride is a charity bike ride spanning between Sydney and Wollongong, a fantastic fundraising effort to support Australians living with multiple sclerosis.

Over its 34-year history it has become a Sydney's cycling tradition famous for its atmosphere, spectacular scenery through national park and ocean road, wonderful volunteers and the generosity of riders and supporters.

Since 1981, hundreds of thousands of cyclists have taken the challenge, riding to Wollongong and have raised over \$35 million dollars to support people with multiple sclerosis.

The ride is capped at 10,000 cyclists and regularly sells out. Riders are encouraged to fundraise \$250 (or more!) to help change the lives of people living with multiple sclerosis. - See more at: <http://www.msgongride.org.au>



Again, this year **Freshwater Community Bank®** had a team in the MS Ride – Sydney to Wollongong event. Although the day was quite hot and windy in parts the team all finished in good time.

Made up of Branch Manager Sandra Kleiner, HFSL Director David Irvine, Customer Service Officer Cheerie Watt and two customers Jane Hughes and Katie Earl, they raised \$1820.00 in pledges. A great achievement.

The group is putting it out there for new members to join the team so start training and purchase that Lycra!

Team members: Jane Hughes; Cheerie Watt; David Irvine; Sandra Kleiner; Katie Earl at the start of the ride in St Peters.

Valley United JRLFC End of Season presentation



Freshwater **Community Bank®** Chairman Trevor Sargeant presenting Valley United's Steve Rowan with the Bendigo Bank "Valley M" Player of the Year cheque... \$500 big ones!

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Harbord Frigid Frogs compete at the 2016 Winter Swim titles

On Sunday, September 18th this year the Harbord Frigid Frogs competed in the 2016 Australian Winter Swimming Championships at Charlestown pool, just south of Newcastle.

These annual titles bring together winter swimming clubs from NSW, QLD & WA to compete in events that include individual races & relays for both males & females.

The age groups competing range from Over 18's to Over 85's.

Many of the swimmers have represented Australia in swimming, surf life-saving & water polo at Olympic level & in many Australian teams.



This year the manager of the Freshwater Community Bank – Sandy Kleiner, competed for the Frigid Frogs in both individual & relay events. Sandy was rewarded with a Silver & two Bronze medals for her efforts, including competing against younger opposition with distinction!

The Frogs won the Male Points Score result whilst the Female team finished a very credible

fourth.

All the ladies had to “double up” & compete against other clubs in multiple events in all the age groups. Great Team spirit shining through.

This is the 14th time the club has won the Championship Pennant since the formation of the Winter Swimming Association in 1976 & the holding of the annual championships.

The best performers & highlights for the Frigid Frogs at the titles include;

Gold Medals for;

Males

- Warren Riley in the Over 80 Individual
- Bill Phillips in the Over 70 Individual
- Andrew de Vries in the Over 50
- John Bates in the Over 45
- Don Richmond in the Over 40
- Dave Bredeson in the over 30. (Great effort this swim as Dave is 54 years old!)
- Over 80 relay, Over 50 relay, Over 40 relay & Over 30 relay

Females

- Sue Kearney in the Over 55 Individual
- Maree White in the Over 50
- Lara Jones in the Open event.

With Lara Jones competing in the Open Female event this is the first time a father & daughter have competed for the Frogs – Darrin, competed in over 40 Individual & Relay events!

It may also be a first for the Winter Swimming Association!

Manly Croquet Club – 2016 Seabreeze Tournament

Croquetters came from near and as far away as Queensland to compete in Manly Croquet Club's annual Seabreeze Tournament in October.

Well prepared lawns and friendly hospitality greeted the players over the 2-week period of the event.

Standard of play was consistently excellent with visiting players taking home most of the silverware although club members Bernie Gibson, David Griffiths, Des Wilson, Anne Bradley, Alan Robinson and Joseph De Giovanni received favourable mentions in the golf side of the game while Peg Jones and Rose Anne White made strong impressions in the association game.



The patron (former mayor) Jean Hay and her husband David Hay were on hand to present the trophies and we were honoured to have Su-Ellen Laing and Cheerie Watt from the chief sponsor Freshwater **Community Bank®** with us as guests-of honour.

The club's gratitude goes to all members, sponsors and supporters who assisted in making this annual event such a success.

Manly Warringah Netball Association – Laraine Hunter / FCB Club of the Year presentation



Simmone Linay from Freshwater **Community Bank®** presenting the Manly Warringah Netball Association – Laraine Hunter / FCB Club of the Year cheque to Seaforth Club representative Morag McKeand with Evie Laingbein Patron MWNA

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Win a Christmas Ham!



Go into the draw to win one of three Christmas Hams.

Simply bring your existing insurance policy in for a review or get a quote for a new policy and receive 1 ticket into the draw.

Take out a policy and you'll receive an additional entry.

All new policies taken out will also receive 10% cash back

You must have a Bendigo Bank account for cash back

Cash Back offer expires 31st January 2017

See our staff for a quote today.

Prize will be drawn on the 15th December and the lucky winner will be notified by phone.

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