

Chairman's report

Our third AGM was held on the 17th November with 24 shareholders attending.

Colin Stobaus, Greg Williams, Greg Speirs and myself were re-elected for another three year term, and Eleanor Dempster's appointment as Director was ratified. The format of the meeting was well received, with guest speaker Collin Braidy, of Bendigo and Adelaide Bank, giving an address on the history and progress of the Strathfieldsaye Sports Precinct. This is a successful project being driven by the local community. It is interesting to note that what they don't have in Strathfieldsaye, and what we do have in Heathcote, is our own **Community Bank**[®] branch. We hope to see more shareholders at our next AGM. In the meantime, don't miss an opportunity to tell your friends and neighbours about the advantages of being a customer at your **Community Bank**[®] branch. It is your bank and your community will benefit. On behalf of the Board, I would also like to mention our grateful thanks to our former Regional Manager Tim Rodda who has moved up in the world of Bendigo Bank to State Operations Manager. Tim was a good friend to Heathcote and we appreciated his assistance and guidance. We wish him all the best in his new job. That brings a new Regional Manager into the job. Phil Whiting, a career banker with long experience and a great knowledge of the industry, attended his first H&DFS Board meeting in early December. The Board welcomes Phil, congratulating him on his position, and we look forward to working with him. Speaking of moving, shareholders should be aware that correspondence to our postal address is the way to contact us with notification of any changes to your details. This is also an opportunity for me, on behalf of the Board of Directors, to wish all our shareholders and their families the very best wishes for a safe and prosperous New Year.

Nagambie Sub Agency - On the 13th of October, we opened a sub agency branch in the office of First National Real Estate in High Street, Nagambie. The Board is grateful for the help and encouragement of our Regional Manager at the time, Tim Rodda and State Manager Scott Elkington, who were instrumental in enabling us to take up this opportunity. So far we have had a steadily improving enquiry from customers and our manager Les Owens will be heading over to Nagambie at least once a week for business. We will have more to report on this soon.



Driver education

We had 11 participants attend the Heathcote & District **Community Bank**[®] Branch sponsored Driver Education program at DECA in Shepparton in October. This sponsorship proved a great success and the Board plan to sponsor more local young drivers in 2009. Feedback from participants and their overall impression include the following comments:-

"It was a great experience; great – the instructors were very patient and helpful providing a very informative day in a fairly laid back environment; a lot of fun and also a very big eye opening session; a good day, people that ran the program were fantastic; the course was very well presented; good, thanks; a very fun day."

All attendees recommended it to their friends and they thought the most valuable part of the training was:-

The defensive training in the wet; revisiting the basic road rules that get a bit skewed overtime by a few different views; the skid pan was real eye opener (it's amazing to see what can happen at just 60kph); learning about the insides of the car, and driving a car with ABS & without ABS brakes; breaking in the water & stopping in time; the in car training in town and the on skid pan.

The Board thanks all participants and encourages any local drivers to put their names forward to attend the next session we sponsor in 2009.



Sponsorship for 2008

Other sponsorship for the year has included the Heathcote Lions Club, Heathcote Cricket Club, Heathcote Golf Club, Heathcote Adult Riding Club, Heathcote Artist Group, Holy Rosary Primary School, Heathcote Tourism & Development, Costerfield Rural Fire Brigade, Heathcote Junior Football Club, Heathcote Preschool and Heathcote Playgroup.

Jodie Rowe appointed to CRO

The Board would like to acknowledge and congratulate Jodie Rowe who was promoted to Customer Relationship Officer (CRO) recently. Her dedication and hard work in the branch is just rewards and full credit to her on her achievement. Jodie has been out and about promoting the Heathcote & District **Community Bank**[®] Branch and the Bendigo Bank brand, with visits to Tooborac Primary School, organising a stand and show bags for the Mclvor Health Expo, attending the Annual General Meeting and organising show bags for shareholders, manning a drinks stand at the Bendigo Fun Run on her Sunday off, organising the DECA course with participants and helping to set up for the Pink Ribbon Breakfast. You will also see Jodie out and about organising the Daffodil Day fundraiser for next year. This is all very encouraging for the **Community Bank**[®] branch and the community in general.

Changes to the branch

If you haven't been into the branch lately you wouldn't have seen the changes that have been made. Shortly before Christmas we stepped up the security of our branch by having anti jump screens and Closed Circuit Television (CCTV) fitted. We feel this is in the best interest of our staff members, and for the safety of our customers.

Heathcote & District **Community Bank**[®] Branch,
Shop 2, 119 High Street, Heathcote VIC 3523
Phone: 5433 3115

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

Staff profile

Maree Baker

Position in Branch: Customer Service Office

Background: Administration, Finance, Business Owner, Stock Control

What I like about H&DB: A local job to give me the opportunity to work in the community that I live in.

On a more personal note...

Hobbies: Scrap booking and reading (neither of which get done these days since I have a three year old running the household), spending time with Sophie and Chris and catching up with friends.

Sport: Hockey and netball – I don't play either now since a knee injury in 2005.

Pets: Oscar the cat.

Car I drive: Holden Viva Station Wagon (the one with the bright pink and green Heathcote Clothing sign on the back window – you can't miss it).

Favourite Book: A Fortunate Life by A B Facey and anything by Danielle Steel (I have all her books).

Favourite Music: Shania Twain and I'm currently listening to The Corrs Greatest Hits.

Favourite Food: A good garlic bread/garlic pizza and my Mum's lemon cheesecake – it cannot be beaten!

Favourite TV Show: McLeods Daughters; Prison Break; City Homicide; Bones.

Two people I'd invite to dinner: I suppose I should say Chris and Sophie but seeing as I eat with them every night – Shania Twain and Denzel Washington.

Football Team: Collingwood.

Favourite Saying: Allo love or that's a good idea.



Branch snapshot

Heathcote & District **Community Bank**[®] Branch
Account numbers at Heathcote – 2540 with total business being \$47 million.

(Figures are as at 30/11/2008)

Directors: Barry Cail, Caroline James, Greg Williams, Keith Chambers, Ian Cordiner, Colin Stobaus, Joe Zurek, Patrick Connally, Eleanor Dempster, Greg Speirs.