

Hillston & District Financial Services Limited Newsletter March 2010

Chairman's report

Welcome to our first newsletter for 2010. I trust this year will bring a great improvement to our seasonal conditions and good prospects for better farming and business - thus a happier financial community.

I hope you have had the chance to read the excellent survey results achieved by Bendigo and Adelaide Bank Ltd, particularly when Choice magazine did a survey of the popularity of Australia's banks in the eyes of their customers. Choice questioned 3000 people, who gave Bendigo and Adelaide Bank Ltd the highest overall satisfaction score for any bank - an excellent achievement.

May I again remind everyone that our Hillston & District **Community Bank**[®] Branch is your bank, which has a vested interest to assist the local community to become a stronger and better place to live and work. The thing that sets 'The Bendigo' apart is our attitude towards our customers and community. In the past decade, **Community Bank**[®] branches throughout Australia have contributed \$39 million into communities to assist them in building the infrastructure that makes for a more successful community.

Some of the support so far given by our bank to the community has included:

- \$5,000 contribution with the Shire Council used to upgrade medical equipment in our medical centre, which will remain in community ownership.
- We have joined with the Masonic Lodge in supporting Hands Across NSW, over the next five years. This program gives financial assistance to worthy students to progress their studies further.
- Sponsorship has also been extended to Show Society, Triathlon, Fisherama, junior football codes, Cancer Council, Jockey Club, Golf Club, Community Centre and more.

You can help by giving us your banking business, so we can contribute much more to these recipients. Please see Steve and the girls in the



▲ Back row L-R: Peter Storrier, Steve Tuckett (Manager), Keith Harvey (Chairman), Keith Horneman, Graeme May, Mick Brettschneider, John Fensom. Front L-R: Tim Butt (Regional Manager), Peter English (Senior Manager **Community Bank**[®] Partnerships), Russell Jenkins (Chief General Manager Customer and Community) and Rob Hunt (Strategic Advisor). Attendees at meeting held at the Hillston ex Servicemens Club held in late February.

branch, who will be only too happy to assist to make the transfer of your banking business to us easier.

We are currently in discussion with The Hillston Sports Pavilion Committee, who are working hard to get a modern sports pavilion built at the Stan Peters Oval. This is a major project and deserves everyone's support, as it will provide a facility for cricket, football, tennis, netball and more sporting bodies, both junior and senior. Our **Community Bank**[®] branch, together with support from Bendigo and Adelaide Bank, is committed to providing \$20,000 toward this project. With further support from our community, we expect to be able to increase this offer. The branch is also accepting donations, for this very worthy project, so please join us and give as much support as you can.

We are able to offer 'U' - our customers - a full range of banking services, supported locally by our well-trained team, who can give you the best in prompt service and attention.

It's our bank, it's here to serve you.

Keith R. Harvey
Chairman

Building for the future

Over the past year, despite the very ordinary climatic conditions, our **Community Bank**[®] branch has experienced growth. We are approaching 2010 with confidence in the local community, continuing to give us the banking support we need to achieve our community goals.

Our performance since opening has shown a steady increase in business, despite the continuing run of dry years we have experienced in Hillston and surrounds. The Wyangala Dam catchment must be surely one of the driest parts of New South Wales.

However, there have been substantial rains in the north and east of the state, and forecasted rains may be the turn around we have been waiting for.



▲ Rob Hunt (Strategic Advisor), Peter English (Senior Manager **Community Bank**[®] Partnerships), Russell Jenkins (Chief General Manager Customer and Community) and Tim Butt (Regional Manager). In front of club prior to meeting.

174 High Street, Hillston NSW 2675 ABN: 44 107 725 977

Manager's report

Our business is continuing to grow and we need this growth if we are to meet our commitments to our community. We have now more than \$32 million in footings and have in excess of 1,400 accounts. With both business levels and account numbers continuing to increase, there is a good indication that the community is well behind our endeavours.

We provide our customers with a wide range of innovative products and services, with flexibility to meet their financial goals. In addition to providing day to day banking services, we are able to call upon specialist managers in Agribusiness, investment advice and Business Banking to name a few.

Local Agribusiness Manager, John Walton, and Business Banking Manager, John Norman, are both based in Wagga Wagga. They are frequent visitors to our area and are available when required. In conjunction with these banking specialists Hillston & District **Community Bank**[®] Branch is able to offer personalised service, leading to the provision of flexible and cost effective banking services. With Bendigo Bank also being represented in Griffith, the level of services we are able to provide to our existing customers is enhanced.

The Hillston & District **Community Bank**[®] Branch has reached a stage where we are now posting a profit on a regular basis. Our goals of providing our shareholders with a return, as well as contributing to our community are not too far away from being realised. \$25,000 of assistance we have pledged to both the medical centre upgrade and the Stan Peters Oval Dressing Shed project will go some small way in contributing to that commitment.

Our next challenge is to look after our patient shareholders who are looking for a regular return from the funds they invested in our branch. The only way to achieve this is for our **Community Bank**[®] branch to continue to grow our business levels. I urge all our shareholders in the Hillston & District **Community Bank**[®] Branch (as well as non-shareholders, too), to consider the banking services we offer. If our growth continues, we will be able to increase the profitability level of our **Community Bank**[®] branch. The sooner this is achieved, the sooner you will see the benefits flowing back to our community as a whole.

Please call in and see any one of the friendly staff to discuss a tailored banking solution to meet all your needs.

Steve Tuckett
Manager

Scottish shareholder in town for a change of climate

Doug, our shareholder from Scotland and frequent visitor to Hillston, has been in town during February to spend a few weeks with his mates. Normally he spends some time on the river fishing for our famous Cod and Yellow Belly. But the water release from Wyangala Dam will not be here for a while, so he may have limited opportunities to cast a line as the water holes are few and far between at the moment. He may have to spend a little more time at the other local 'watering holes', rather than on the river. Speaking on the phone to one of our Directors, he asked what the weather was likely to be for his visit. No doubt he was thinking of how he was going to handle coming from subzero blizzard conditions in Scotland, to 40 degree plus heat and dust in Hillston. Whatever the weather, I trust he had a pleasurable journey and visit to our community. He received a very pleasant surprise when he had his first look at our revamped main street, as his last visit was before the Shire got to work on the project.

Welcome to our new Board member

Following our Annual General Meeting in November, we welcomed Michael Brettschneider to our Board. Having a younger face join our Board will give us some input from a new group in our community, and will help us, as a **Community Bank**[®] branch, serve the whole community.

The Board has recently begun canvassing potential female Board members, as the community needs some female representation to make sure all areas, people, and interests of the community are well represented, and informed of the progress and future aims of the Hillston & District **Community Bank**[®] Branch.

The Hunt is back on

Following a setback last year, when we had to cancel the Hillston & District **Community Bank**[®] Branch Treasure Hunt, we are happy to report the hunt is back on. Details will be going out to all schools in the shire soon. We encourage all those who are eligible to enter the hunt, as the reward will be an account at the Hillston & District **Community Bank**[®] Branch with a balance of \$100 for the ten lucky winners. We will keep you posted or start details of the hunt, and the results. Good hunting to all! The entry forms will be available at the Hillston & District **Community Bank**[®] Branch, the forms will include all of the competition's Terms and Conditions.



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

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Website: www.bendigobank.com.au/hillston
Opening hours: Monday to Friday 9.00am – 5.00pm.

Chairman: Keith Harvey.

Directors: Graeme May (Deputy Chairman),
Keith Horneman, Bruce McKenzie, Peter Storrier,
Stephen Tuckett, William Younger, John Fensom (Secretary),
Clifford Rose (Treasurer).

Branch staff: Julie Barnett, Vicki Kerr, Ita Milthorpe.