



## Branch Manager's report.



The last 12 months has been both challenging and rewarding, and our branch continues to grow thanks to the local community supporting us. Our branch has developed strong partnerships with local clubs and businesses within the community, which we thank for their support.

Katherine Regional **Community Bank**<sup>®</sup> Branch has continued to improve its performance over the past 12 months, and is looking forward to making a significant and ongoing difference to the Katherine community.

We appointed one new staff member in February, Annie Lonergan, as our new Customer Service Officer. I am also proud to say that Mikaela Wise and Angela Smith are still valued staff members of Katherine Regional **Community Bank**<sup>®</sup> Branch. Our team pride themselves on providing great customer service, and Bendigo Bank's local support also includes Business Banker Aaron Hockey and NT Regional Manager John Grotenhuis.

I urge you as shareholders to help your community by spreading the word about why community banking is different, and to think about your **Community Bank**<sup>®</sup> branch when it comes to referring a friend, or for your own financial needs.

Thank you for your important support of your local **Community Bank**<sup>®</sup> branch.

Warm regards,

**Charmaine Bramley**  
Branch Manager

Katherine Regional Enterprises Limited  
PO Box 69, Katherine NT 0851 ABN 57 121 062 146

**Directors:** Iain Locke (Chairman), Merrilyn Stopp (Secretary), Tracey Ramm (Treasurer), Joe Smith, Valmai Dyer.

## Two defibrillators for Katherine community.

Our recent contribution to the Katherine community, in partnership with St John Ambulance, is two defibrillators, one at the Katherine Country Club and one at Woolworths. Sudden cardiac arrest (SCA) is still one of Australia's biggest killers. Approximately 80 per cent of all SCAs occur at home, public places, outside of a hospital setting, and almost 60 per cent are witnessed.

Defibrillation is the delivery of a therapeutic dose of electrical energy to the heart with a device called a defibrillator and is the common treatment for sudden cardiac arrest. Access to defibrillators and early defibrillation increases the chance of survival in casualties. Defibrillation within the first two minutes increases the survival rate by 80 per cent. For every minute that passes that defibrillation does not occur, the survival rate decreases by 10 per cent.

Katherine Regional **Community Bank**<sup>®</sup> Branch hopes that these easy to use units are never needed, but if they save just one life it will be worth it!



Woolworths Manager Brad Darcy and Katherine Regional **Community Bank**<sup>®</sup> Branch Manager Charmaine Bramley.

## Staff profile - Annie Lonergan.

**Branch:** Katherine Regional **Community Bank**<sup>®</sup> Branch.

**What do I do at the branch:** Customer Service Officer.

**How long have I worked at the branch:** Three months.

**My family:** I have a husband and three children, two girls aged eight and five and a boy aged two, plus one fur baby, a 10-year-old Maltese.

**Favourite food:** Anything Japanese.

**Previous work experience:** I have come from a varied background, mainly customer service for more than 10 years, including two-and-a-half years at Suncorp Bank, plus music retail, administration and retail management.

**Something interesting about myself:** I am quite musical. I can play the piano, flute, violin, sax, clarinet and also the guitar.



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PO Box 69  
Katherine NT 0851

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## It's not just a home loan. It's the start of something bigger.

At Katherine Regional **Community Bank**<sup>®</sup> Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

**Drop into your nearest branch at 2/56 Katherine Terrace, Katherine or phone 8972 1784 to find out more.**



Katherine Regional **Community Bank**<sup>®</sup> Branch

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. 547285-5 (213408\_v4) (7/05/2014)

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## Chairman's report.

The Branch is continuing to operate well and, with our dedicated team of staff providing exceptional service, our business is likely to continue its steady growth. This growth has allowed the company to invest in initiatives assisting our community, including cancer support services in conjunction with the Cancer Council, and school-based first aid training in partnership with St John Ambulance.

**Iain Locke**  
Chairman



## Katherine Community Bank<sup>®</sup> Branch

2/56 Katherine Terrace, Katherine NT 0850

Phone: 8972 1784

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

Website: [www.bendigobank.com.au/katherine](http://www.bendigobank.com.au/katherine)



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