

Emu Park & District Financial Services Limited Newsletter September 2008

Manager's report



The 2008 financial year ended with the branch approaching \$40 million in business. We introduced many new customers to the unique style of banking that the Bendigo offers.

The story of Community Bank® is one that should be shared in all communities and retold by all as we work towards creating successes for our customers and our community.

It was a year of highlights. Our wonderful team of Branch Supervisor Suzy Hill, Customer Service Officers Sue May, Kathy McPhail and Gayle Pidd, Business Banker Steve Myers, Financial Planner Luke Caruana, and myself Branch Manager Denise Weisse were awarded branch of the year for the central Queensland region. Congratulations to all of our team and a personal message of thanks for their support and enthusiasm. This award reinforces the level of service and experience that we offer to you.

In June 2008 we finally reached a profitable month – this was a great result approximately four months prior to our third birthday.

Emu Park Community Bank® Branch is your bank branch. We are here to not only provide an exceptional banking service to you, but promote the success of our community. We spend many hours in community service on the weekends and assist local clubs and organisations.

The Bendigo's current promotion highlights the importance of 'U' and how we as a community can all benefit. The Bendigo is always looking for opportunities to support local communities and I suggest you visit our web site www.bendigobank.com.

com and check out the fun game that can be played to score points for your community and have the opportunity for one of our local groups to win \$5000.

The message from all of the Emu Park Team - we welcome U into the branch, meet the staff and allow us to showcase how we can help U and the community.

The staff of Emu Park Community Bank® Branch have also come up with a fund raising promotion to grant \$10,000 (10 x \$1000) to our local community groups by the end of this financial year. We have an article in the newsletter on how you can contribute. Simply discuss with us your CTP insurance and help us raise the funds.

I recommend that the committee of your local groups call into the branch to discuss how we can assist with marquees, prizes and promotion of your events. In return we request the opportunity to promote our banking services with your members.

In closing for this quarter, thank you to everyone who has contributed to the success of our Community Bank® branch and a reminder that we have unique products and services which are competitively priced in the market. Please make time to call into the branch or give us a call to discuss your financial needs. We look forward to meeting U.

Remember, 'At the Bendigo it all starts with U'

Denise Weisse
Branch Manager

AGM

The AGM will be held on Thursday 13 November at 7pm at the CWA Hall in Emu Park. Come along and support your bank.

Bendigo celebrates 150th anniversary

On 9 July 1858 a group of 80 men and women met at Abbott's Hotel in Bendigo where they agreed to establish the first Bendigo Building Society. They pooled their savings to subscribe for shares so that they could all build houses for themselves rather than live in tents.



The first society was ended within seven years as all the initial members had built houses, but in due course other building societies including the Eaglehawk and Sandhurst societies were established. Now all these entities and more than 200 Community Bank® branches have been united under the Bendigo and Adelaide Bank banner.

Staying true to community ideals and its reputation for fair dealing and prudential financial management, the society made profits even during the crash of the 1890's and the Great Depression of the 1930's. It is now one of Australia's top 100 listed with a network that spans every state and territory.

And your Community Bank® branch at Emu Park is proud to play its part in creating a successful, sustainable community that we all enjoy.

And we celebrate our 3rd Birthday in October

Come and join us on Saturday 25 October as we celebrate three years of providing outstanding banking services for our community. There will be a sausage sizzle, live music and lots of fun for the kids. As we celebrate moving into profit for the first time we also announce the six winners of the inaugural Young Achiever Awards as nominated by our local primary schools. Don't miss our biggest celebration yet.



Branch snapshot

- Emu Park **Community Bank®** Branch
- > Established 26 October 2005
- > 12-month campaign
- > More than \$670,000 in capital raised via a public share offer
- > 252 local shareholders

Branch of the year

Emu Park Community Bank® Branch has won Bendigo Bank's Central Queensland 'Branch of the Year.' Denise and staff have been awarded prizes by Bendigo Bank in recognition of their performance and contribution to building the success of the branch.

Emu Park Community Bank® Branch – won Branch of the Month – State Winner for July for achieving outstanding results.

Term deposits

Bendigo celebrates its 150th anniversary with a great 12 month term deposit rate of 8.0%pa. Call in to the branch and ask about the great rates on offer now.

Put yourself
in the picture.



Bendigo Financial Planning.

Bendigo Bank invites you to put yourself in the picture and take the first step towards reaching your financial goals.

Luke Caruana, our qualified Bendigo Financial Planner, is available now for a no obligation appointment. Drop in and see us at 25 Pattison Street, Emu Park or phone 4939 6441 to arrange a convenient time.

Financial advice is provided by Bendigo Financial Planning, 120 Harbour Esplanade, Docklands, Vic 3008. ABN 81 585 073 AFSL 237898. A member of the Bendigo and Adelaide Bank Group of companies ABN 11 068 049 AFSL 237879. www.bendigobank.com.au (69624-v1) (3/09/2008)



Emu Park **Community Bank®** Branch

Emu Park **Community Bank®** Branch,
25 Pattison Street, Emu Park QLD 4710
Phone: 4939 6441

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

Shareholder support

Your branch staff and Board members welcome your support. So, if you'd like to help out at one or several of the many community activities where our staff or Board members participate, we'd love to have you. Our staff in particular donates many hours in support of community events and would appreciate your help in setting up, moving marquees or simply organising a cup of tea. Talk to the staff or your Board members.

Our Compulsory Third Party insurance is truly rewarding

When you renew your Compulsory Third Party (CPT) insurance at your locally owned and managed Community Bank® branch, we'll reward you and the local community – just like we do with all of your banking.

Rewarding you

With compulsory CTP insurance from the Bendigo, you'll receive:

- Peace of mind at a highly competitive price;
- Real service when you need it, including fast and convenient quotes and support if you do need to make a claim; and
- Free \$1 million driver protect cover.

Best of all, when you change your CTP cover to the Bendigo you'll receive either a gift voucher or fuel card – it's your choice*.

Rewarding our community

At Emu Park Community Bank® Branch we're aiming to open 1,000 CTP policies this financial year – all in the name of community support.

When 1,000 new CTP policies are opened at the branch, we'll fund ten grants for local community groups and organisations valued at up to \$1,000 each – and that's good news for all of us.

Bendigo Bank snapshot

- > Established in 1858
- > Branch network throughout Australia
- > 163 Company owned branches
- > 216 Community owned branches

*Figures relevant June 2008

We've made it easy for you


Even though your registration and CTP Insurance may not be currently due, register your details now by completing and returning the attached form to branch staff.

This will ensure your CTP Insurance will be assigned at registration renewal and we'll confirm with you too. It's that easy!

So go on, drop in and see us at the branch or phone 4939 6441 and make a commitment to renewing your CTP Insurance with us, and we all benefit.

Cut your Credit Card debt


Why pay up to 27 per cent interest when you can pay as little as 11% at the Bendigo on your credit card? It's easy to apply so call into the branch and let us help you to cut your credit card interest.



Your only reward is a great interest rate

With Bendigo Bank Basic Black we've stripped away the things you told us you don't need – like rewards programs you pay for but don't use – and packed it full of features that make sense, like an interest rate of just 11.00%pa.

To get back to basics drop into the branch at 25 Pattison Street, Emu Park or phone 4939 6441.



Interest rate applies to purchases, cash advances and balance transfers and is current at 13/11/07. All rates subject to change. Terms and conditions available upon request. Fees and charges apply. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (69625-v5) (3/09/2008)

Emu Park Community Bank® Branch

Chairman: Robert Hodgson.

Directors: Ian Chambers, Graham Cummins, Pamela Harrison, Gregory Thomasson, Heather Clelland, Lance Cummins.

Community events and sponsorship

- 4 May - Labour Day Family Picnic.
- July - Naidoc Harmony Day – marquees.
- 3 August - charity Golf Day Emu Park Gold Club supporting, prizes, marquees and staff supporting Royal Flying doctor service.
- 19 October - Reference Group Community Expo - stall and staff support.
- 16 August - sponsors day at CapCoast Rugby – marquees, staff support and attendance at home games.



- 23 August - Emu Park School Fair – balloon stall and promotion of services.
- Lions Club Festival of the Winds – marquees and staff volunteered all day.
- RSL ladies – father's day raffle – prizes donated.
- Emu Park Bowls Club – ladies events – prizes donated.



▲ Capricorn Coast Crocs Rugby Union Club cheque presentation. L - R: Crocs president Andrew Lawrence, Crocs captain Trent Flynn, Bendigo Bank Supervisor Suzy Hill and Branch Manager Denise Weisse.

At Emu Park **Community Bank®** Branch it starts with **U**.

Successful communities just don't appear out of nowhere.

At Emu Park **Community Bank®** Branch we know that to help a community become a success, we must first help the members of that community.

It's not rocket science, just a simple fact. And from this fact has arisen the business philosophy behind our branch. A philosophy where we give

back to the community that supports us. A philosophy designed to benefit you.

Emu Park **Community Bank®** Branch has always been a bank with a difference. We want U to join us.

To find out more drop into the branch at 25 Pattison Street, Emu Park or phone 4939 6441.



Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (69626-v1) (3/09/2008)

Emu Park **Community Bank®** Branch

