

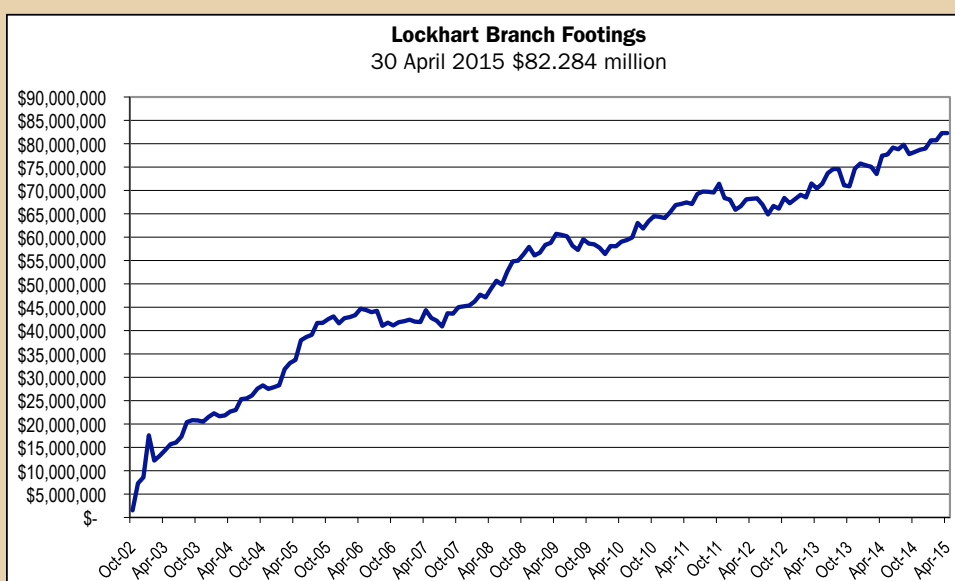


Welcome.

Welcome to our first newsletter for 2015. The 2015 financial year is drawing to a close and so far has proven to be a very successful one with regard to our increased business levels. We are pleased to report that as at the end of April 2015 our branch has reached its highest ever business levels, with over \$82 million in total banking business held at our branch. Our outlook for the 2016 Lockhart & District **Community Bank**® Branch financial year remains optimistic and we hope to maintain our current business level and build on this further. This year we celebrate our 13th year of being open for business and it is clear that as our branch become more mature greater community outcomes are being achieved.

We have operational accounts exceeding 2,400 and are fast approaching 2,500. This number continues to increase following the announcement of Westpac to close their local Lockhart in-store agency. Our branch continues to offer great competitive banking products and services, and I would like to encourage all members of our community to keep us in mind when shopping for your next financial product.

We have a variety of great new products currently available at the branch and are continually reviewing our customers' accounts to make sure they are aware of these new products and enhanced features in our overall aim of strengthening our client relationships.



A personal loan to get you there quicker.

Loaded with benefits and tailored to suit your needs, a personal loan from Lockhart & District **Community Bank**® Branch may be just what you need to make your big ideas a reality.

Applying is fast, simple and no fuss.

Drop into your nearest branch at 98 Green Street, Lockhart or phone 6920 4244 to find out more.



 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S48906-3 (258249_v1) (16/06/2015)



Grants.

When Directors from our **Community Bank**[®] company travel to NSW **Community Bank**[®] State conferences and National **Community Bank**[®] conferences it gives us a great opportunity to meet with other Directors from around Australia and discuss many topics. Over the past couple of years a lot of discussion has centred around how money is given back to local communities and how can we use this to further our banking business.

Many communities have elected to initially put money aside for larger projects whilst others, like us, have elected to pay out smaller grants to more organisations annually. The thing that has resonated with us is that a mix of the two has proven to be the most successful.

After returning from this year's NSW State conference we have spent time at our last few meetings discussing this and as a result have resolved to not call for grant applications this year.

We feel it's a good time for this as there are a few major projects on the horizon. As an example the Board's Sponsorship/Grant Committee recently met with the Manager of Technical Services of the Lockhart Shire Council to discuss the future of the Lockhart Swimming pool.

Also later this year we will be giving the Lockhart Football and Netball Club \$45,000 that was pledged to them back in 2012 to help build new netball courts.

We are very mindful that these larger grants will be to organisations that will improve facilities for the district in general.

It is also important to note that we will continue to support and sponsor four local football clubs as well as The Spirit of The Land, Lockhart A&P Society, Lockhart Picnic Race Club etc.

To date our Lockhart & District **Community Bank**[®] Branch has given out an amazing \$773,844 in grants to local community groups/organisations as well as a total of \$407,009 in dividends back to shareholders of our **Community Bank**[®] company. This is over \$1 million in money that would have otherwise left our community. We look forward to continuing to support our local district well into the future.

Two new Directors.

We are pleased to announce that in January this year Craig Fletcher and Nicholas Mathews were appointed as new Directors of the Board of Lockhart & District Financial Services Ltd. They have already been making valuable contributions to our **Community Bank**[®] company and look forward to them helping our **Community Bank**[®] branch into the future.

Director profiles:

Nick Matthews



Appointed to the Board in January 2015. Married to Bec with two children, Macey and Evie.

As I have been recently appointed a member on the Board of Directors for Lockhart **Community Bank**[®] Branch, I would like to introduce myself to you, our valued customers and shareholders.

I have lived and worked in Lockhart for the majority of my life in our local, family run business where there has always been a strong focus on community involvement. Therefore I have always felt the need to be active in volunteer roles and ensure this great community of ours continues to prosper.

Even in these early days that I have been with the **Community Bank**[®] company Board, I see Bendigo and Adelaide Bank's exciting position as they competitively take on 'the big 4 banks' which is a great challenge, and where there are consistent wins in our favour. I can see the parallels with this and what I deal with daily in my own business as we battle 'the chains' dominance and their disregard for what's best for our country's future.

I am thrilled to be a part of this wonderful concept being the Lockhart & District **Community Bank**[®] Branch where one of our main roles is returning funds directly back to local projects and organisations. This is a rare occurrence in the banking sector and one I find very gratifying.

It is a credit to the inaugural Board, customers and shareholders as well as staff of what has been achieved to date. I am excited at the prospect of what lays ahead for our **Community Bank**[®] branch and assure you I will be assisting in whatever way I can to make certain the strength of our **Community Bank**[®] branch continues.

I look forward to meeting as many of you, as soon as possible in my new position. I would also like to thank the existing Board members, branch staff, and of course our knowledgeable Branch Manager for welcoming me into the banking world.

Craig Fletcher – BBus (Acc) CSturt



Appointed to the Board in January 2015. Married to Carla with children Charlotte, Lachlan and David.

I am passionate about our local community and seeing our communities grow. Many groups and clubs throughout the district have been able to get projects completed through the grants our **Community Bank**[®] branch has provided.

It has been rewarding having been on the committees of Lockhart Football Netball Club and Spirit of the Land Festival who have been the recipients of grants and funds to enable new facilities and improvements to existing facilities and purchase of sculptures for our community.

The **Community Bank**[®] branch is a fantastic concept where our residents have full access to all the banking products and facilities that any bank offers. The more we bank with our **Community Bank**[®] branch, the more our community will benefit.

I look forward to being a member of the Board and continuing their great work and spreading the message of the benefits of banking with the Lockhart & District **Community Bank**[®] Branch.

School banking.

A successful school banking program has been re-introduced to our local Lockhart schools. School banking is completed each Thursday during school hours. We have been overwhelmed by the enthusiastic response that has been received by both schools and look forward to continuing this into the future while helping students learn about the importance of savings and banking. Children are rewarded with a great interest rate and those between the ages of 4–12 years old also have the added bonus of receiving a birthday gift from Bendigo and Adelaide Bank each year!

NSW/ACT state conference.

At the end of March we had our NSW/ACT **Community Bank®** State conference in Sydney which Clare Hamson, Branch Manager and four Directors attended, Philip Bouffler, Heidi Gooden, Shane Trotter and Ken Hogan. This was a great opportunity to network with other **Community Bank®** branch within our state. These conferences continue to be valuable source of information for our **Community Bank®** branch.

Staff changes.



During February this year we saw the resignation of a valued employee/ Customer Service Officer, Nicole Clothier. Nicole and her husband Sam decided to move back to Lucindale, South Australia to be closer to Sam's parents farming property. We wish them all the best as they begin the next chapter of their lives together.

We have now replaced Nicole's position at the branch and are very pleased to announce and welcome Carlie Pearse to our branch staff. Carlie started with Lockhart & District **Community Bank®** Branch in March. Carlie is a Lockhart local having grown up in the town and worked locally. Carlie is married to Bradley Pearse with two young children Scarlett and Jaxon. We are very pleased with her appointment and she is already providing friendly and efficient service at our front counter.

Shares for sale.

Lockhart & District Financial Services Ltd currently has a limited number of company shares available for purchase. For further information please contact the branch (02) 6920 4244.

Company minute Secretary changes.

Our company has also seen some changes regarding our Board's minute/correspondence Secretary. At the end of last year we farewelled Gail Trethowan from the position after she and her family relocated to their new property at Tabletop. We thank Gail immensely for her wonderful efficiency in the role during her time with us. We were fortunate enough to replace Gail's position straight away and are pleased to announce Felicity Day has taken up this role.

Urana agency.

Some of you may have read in the latest (May) Urana Shire newsletter that the Lockhart & District **Community Bank®** Branch is looking at partnering the Urana Shire to establish an agency arrangement which would allow Bendigo and Adelaide Bank customers to be able to transact, open new accounts, complete basic account maintenance and more at the Urana Shire office building. The Urana Shire have approved this arrangement in principal and are currently completing the necessary paperwork of the application process. If approved by Bendigo and Adelaide Bank this will provide an additional service to the town of Urana and provide new and existing customers a great opportunity to bank locally.

2015 staff grant.



The staff of Lockhart & District **Community Bank®** Branch again this year got to choose one local community group 'not for profit' organisation and grant them up to \$1,000 to be used towards a project/purchase that will benefit their organisation.

On Thursday 7 May, the Lockhart Rural Fire Brigade were thrilled to be presented with a cheque for \$997.94 in the branch to purchase new tables and chairs for their premises. The staff were thrilled to have the opportunity to choose this grant and to present it to a local group/organisation their choice.

Embracing social media.

Lockhart & District **Community Bank®** Branch has a branch Facebook page which provides a great way to promote our brand and connect with the community about the benefits of the **Community Bank®** concept in an easy and engaging way.

We regularly post **Community Bank®** branch news and updates, and most importantly, highlighting how the support we give to a diverse number of community partners is making a valuable difference in our community.

So please check out our Facebook page and 'like' us at facebook.com/LockhartDistrictCommunityBankBranch

Next driver training.

Our **Community Bank®** branch continues to run the very popular Driver Training Courses every school holidays (except January school holidays). Our next course will be held in the July school holidays. It's wonderful to see so many of our L and P plated drivers taking the opportunity to spend a day learning valuable driving skills. The cost of the course is \$200 which is collected upfront and is then fully refunded if you are a customer of the Lockhart & District **Community Bank®** Branch on completion of the days training. Please contact our Director Ken Hogan on 0429 201 101 or the branch on (02) 6920 4244 for more information.



Bendigo GoPos® Lite.

We are excited to introduce an innovative mobile payment solution, Bendigo GoPos® Lite.

We already have some customers using this great new product and love how easy it is to use, making it practical to collect EFTPOS payments from customers on the go! Great for local sporting clubs to collect annual memberships payments, merchandise sales and ticketed events.

Bendigo GoPos® Lite is a pocket sized, lightweight EFTPOS device that links to a smartphone or tablet. Merchants simply download a free app onto their smartphone or tablet then pair to the GoPos® Lite device using Bluetooth, giving their business an on-the-go method to process Chip and PIN transactions from their customers.

Bendigo GoPos® Lite will be a great tool for tradespeople or other businesses on the go, as they'll be able to receive payments on the spot while offering a greater level of convenience to their customers.

To find out more about this great new mobile EFTPOS facility contact our branch 02 6920 4244.

Lockhart & District Financial Services Ltd
98 Green Street, Lockhart NSW 2656
ABN 14 099 918 680

Directors: Philip Bouffler, Warren Jones, Heidi Gooden, Christine Mackey, Shane Trotter, Marea Urquhart, Ken Hogan, Rod McMicking, Craig Fletcher and Nick Mathews.



**RURAL
BANK**
We're backing farmers

Get the gear you need to grow

To grow your farm business, you need to invest in the best possible equipment. We have finance options that will help you do exactly that.

Before you outlay large sums of money on equipment, make sure you've considered your options. At Rural Bank, we offer three finance options designed to help you buy, upgrade and replace your farm equipment without draining your working capital. It's a smart way to keep on top of production demands – and save your money too.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 98 Green Street, Lockhart or phone 6920 4244 to speak to Clare Hamson.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178 AFSL 237879. Products issued by Rural Bank Limited, ABN 74 083 938 416 AFSL 238042 and distributed by Bendigo Bank. This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. You should consult your taxation advisor. Before making any investment decision you should consider your situation and read the relevant Terms and Conditions available at www.bendigobank.com.au or from any Bendigo Bank branch. S49474-05 (258027_v1) (12/06/2015)

Available through



Lockhart & District Community Bank® Branch

98 Green Street, Lockhart NSW 2656 Phone: 6920 4244

Opening hours: Monday to Friday 9.00am – 5.00pm

Email: lockhartmailbox@bendigobank.com.au

Website: www.bendigobank.com.au/lockhart facebook.com/LockhartDistrictCommunityBankBranch twitter.com/bendigobank



bendigobank.com.au

