



Making great things happen!

Welcome.

Welcome to our 2016 Lockhart & District **Community Bank**[®] Branch newsletter.

We've had an exciting 12 months with plenty happening within our community and your **Community Bank**[®] branch!

Business levels continue to reach an all-time high with currently \$90 million worth of lending and deposit business at our Lockhart & District **Community Bank**[®] Branch. It's great to see new customers continually opening accounts with our branch as they see the enormous benefits that we can contribute to our community by simply doing your banking or insurance business with us.



10 Year service Director awards.

At the recent 2016 NSW/ACT State **Community Bank**[®] conference, five of our Lockhart & District **Community Bank**[®] Company Directors were recognised for 10+ years of service awards. Awards were announced and presented to the following Directors: Philip Bouffler, Ken Hogan, Shane Trotter, Marea Urquhart and Christine Mackey.

Each of these volunteer Directors have been involved in our **Community Bank**[®] company for 14 years and have helped contribute to the amazing success of our Lockhart & District **Community Bank**[®] Branch since opening our doors in October 2002.

Staff awards.

Recently one of our branch Customer Service Officers, Carlie Pearse won the State 'Being Bigger and Better' Bendigo Bank monthly award.

This award recognises staff who provide our customers with outstanding service and excellent sales results for our branch. Well done Carlie.



Above: Tim Butt, Regional Manager South West NSW presenting Carlie Pearse with her award.

Lockhart & District Financial Services Ltd 98 Green Street (PO Box 83), Lockhart NSW 2656 **ABN** 14 099 918 680 **Directors:** Philip Bouffler, Shane Trotter, Christine Mackey, Heidi Gooden, Marea Urquhart, Ken Hogan, Roderick McMicking, Nick Mathews, Craig Fletcher.

X-Ray machine pledge.

In March this year the Lockhart & District **Community Bank**[®] Branch pledged its donation of \$10,000 towards a digital x-ray machine for the Lockhart Hospital.

\$79,000 have already been raised by our local Lockhart community for this project. We are trying to help the Lockhart Hospital Auxiliary Committee reach their total goal of \$86,000. Should you wish to also contribute to this wonderful technology purchase for our local hospital donations can be made to the following Bendigo Bank account; BSB; 633 000 A/c # 154 921 639.



Attention all local farmers.

When you are updating your next piece of machinery, business vehicle or Farm land purchase please do not forget to obtain a quote from your local **Community Bank**[®] branch. We have a wide range of agribusiness products and together with our rural lending Agribusiness specialist based in Wagga Wagga we can visit you on farm or at our branch to assist you with all of your agribusiness requirements.

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.



Gear up to grow.

Equipment Finance from Rural Bank.

Rural Bank's Equipment Finance gives you the power to purchase gear to grow your business, without draining your capital.

And because the outlay for farm equipment can be significant, we offer three Equipment Finance options to help you buy, upgrade or replace your equipment.

To find out more visit your local branch at 98 Green Street, Lockhart or phone 6920 4244.

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. Terms, conditions, fees, charges and lending criteria apply. For equipment finance products Bendigo and Adelaide Bank Limited may receive a commission. Terms and conditions available on application. S53984-05 (300205_v2) (15/04/2016)

New Lockhart netball courts.

As this newsletter goes to print we are looking forward to the upcoming opening of the new Lockhart Netball courts. This was a major project of our **Community Bank**[®] branch where we contributed a total \$45,000 to the Lockhart Football and Netball Club to help build brand new netball courts. This significant investment of \$45,000 then allowed the club to leverage even further funding to help them complete this major project. We look forward to attending the opening of these courts which is scheduled for Round 5 on 7 May 2016 – Lockhart Vs Billabong Crows. We thank all of our Lockhart & District **Community Bank**[®] Branch customers who continue to support us with their banking business which in turn enables us to fund major projects such as this.

Available through



Refurbished Boree Creek Hall/ Community Centre.



On Saturday 19 March 2016 Boree Creek Community Committee held an opening day to show off their refurbished hall which was badly effected from the 2012 flood waters. The **Community Bank**[®] branch was pleased to be able to provide this committee with the sum of \$3,025 towards the replacement of their flood damaged curtains that divide the hall and supper-room.



We rate our home loans. And so do our customers.*

Having a great rate means nothing without great service, which is one of the reasons why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

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

Bendigo Bank Home Loans. Don't settle for less.

 **Bendigo Bank**
Bigger than a bank.

[bendigobank.com.au/
homeloans](http://bendigobank.com.au/homeloans)

Our branch.

Don't forget our **Community Bank**[®] branch is the only bank in Lockhart that is open Monday to Friday 9.00am – 5.00pm, located at 98 Green Street Lockhart, NSW, 2656.

Branch Manager	Clare Hamson
Customer Relationship Officer	Sarah Smyth
Customer Service Officers	Carol Smith, Julie McRae, Zoe Pertzelt, Carlie Pearse

Email us: lockhart@bendigobank.com.au

Website: www.bendigobank.com.au/lockhart

Facebook:

www.facebook.com/LockhartDistrictCommunityBankBranch/

The Community Bank[®] model is now in Urana!

On Tuesday 1 March 2016 our Lockhart & District **Community Bank**[®] Branch formed a partnership with the Urana Shire Council and opened up a Bendigo Bank agency in the Urana Shire offices. Our **Community Bank**[®] branch already has many Bendigo Bank customers within the Urana community and we hope to build these business levels even further in the future. Customers of Bendigo Bank can complete deposits, withdrawals, open new accounts plus much more without leaving Urana. This is a wonderful service to be able to offer our Urana customers. The more we increase our customer base within this area the more we will be able to fund further projects for the Urana community.



New Lockhart Bowling Club facilities.

Another major project that is very near completion is the new disabled toilets being built at the Lockhart Bowling Club. Our **Community Bank**[®] branch was able to contribute \$10,000 towards this building project to further enhance the bowling club's facilities.

Spirit of the land.

At our most recent 2015 Spirit of the Land Festival, the **Community Bank**[®] branch was once again one of the event's major sponsors. This year your **Community Bank**[®] branch was able to purchase another sculpture for our town known as 'the mob' consisting of 16 Kangaroos. Two of these Kangaroos are proudly on display in the branch front window whilst the remaining 14 are located down on water's edge of the Lockhart Caravan Park. This annual event is very important for our town and it's businesses. We look forward to again supporting this year's 2016 Spirit of the Land Festival.

*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply S53933-1 (300541_v2) (18/04/2016)

Lockhart & District Community Bank® Branch – Helping save young lives on our roads.

We recently held another successful young driver education day on 12 April. This day was attended by four students who spent the day learning how to maintain their vehicles, the importance of safe and responsible driving on our roads and how different weather/road conditions will affect their ability to drive safely. It is recommended that applicants have at least 30 hours driving experience to fully benefit from the day. The cost is \$200 per person. This fee fully refunded if you are a customer of the branch upon completion of course. If you are not a customer of the branch we strongly encourage you to become one otherwise only \$100 of the course fee is refunded upon completion. In the last six and a half years, our **Community Bank®** branch has funded approximately 125 young drivers from our district to complete this course. This course is



co-ordinated by Ken Hogan, one of our **Community Bank®** company Directors. Please contact Ken on 0429 201 101 if you wish to find out more information or if you wish your L or P plater in your family to be nominated for this course. This is an excellent initiative of our **Community Bank®** branch and we encourage all L and P platers to participate.

**It's a great credit card rate. But it's bigger than that.
It's putting you in control.**

It's a credit card with all the things you want and none of the things you don't.

Drop into your nearest branch at 98 Green Street, Lockhart or phone 6920 4244 or apply now at bendigobank.com.au/basicblack

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au

Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879, The Bendigo Centre, Bendigo, VIC, 3550. Terms, conditions, fee and charges apply. All information is correct as at 03/03/2014 and is subject to change. Full details available on application. Lending criteria apply. (S48172-6) (300213_v1) (15/04/2016)



Lockhart & District Community Bank® Branch

98 Green Street, Lockhart NSW 2656 Phone: 6920 4244 Email: lockhart@bendigobank.com.au

Opening hours: Monday to Friday 9.00am – 5.00pm

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

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