

Manager's report

Welcome to our autumn newsletter.

I hope with the change of season – we see a change in the weather. This year's summer was particularly devastating.

Thankfully, Elmore and Lockington escaped the tragic fires – unfortunately some of our **Community Bank®** branches did not fare so well.

Talking to a couple of managers, they are coping with the loss of customers houses, however, the loss of some of their customers on “Black Saturday” has affected them greatly.

The generosity of people during this time has been amazing. Over \$6 million has been contributed to the Bendigo and Adelaide Bank Bushfire Appeal – with many contributions coming from both of our communities. Thank you to you all.

Autumn is also a time to look forward – and that means the end of the financial year. Yes it is very quickly approaching.

All those receipts! Will I have to pay tax? Have I contributed enough to superannuation?

For some this can be a very stressful time of the year. If you are one of those people, then now might be the time to talk to a financial planner.

We are very fortunate at Elmore and Lockington to have the services of a qualified financial planner – if you are interested in making an appointment – please do not hesitate to contact the staff to arrange an appointment.

At the end of January we said farewell to Laura Hopkins. Laura was with us for 18 months and has moved on to take up a teaching position in Echuca. We thank Laura for her valuable contribution and wish her success in her new endeavours.

Having waved Laura farewell – it is a great pleasure to welcome Wendy Wright to our team. Wendy is a local Lockington person who has lived in the community for many years. We welcome Wendy to our team and wish her all the best for her new career.

On behalf of the Board and staff – I wish you all a very happy Easter with plenty of chocolate and Hot Cross buns.

Regards

Andre Clayton

Bushfire appeal

Lockmore Financial Services Ltd was proud to contribute \$5,000 towards the Bendigo and Adelaide Bank Community Enterprise Bushfire Appeal.

Branch Snapshot as at January 2009

Elmore/Lockington & Districts **Community Bank®** Branch

> Total Business – \$62,379,000

> Total Accounts - 3213

> Total Lending - \$27,080,000

Elmore

62 Railway Place, Elmore VIC 3558

Phone: 5432 6706

Opening hours:

Monday to Friday 10.00am – 4.00pm

Lockington

9-11 Lockington Rd, Lockington VIC 3563

Phone: 5486 2304

Opening hours:

Monday & Wednesday 10.00am – 2.00pm

Thursday 9.00am – 12 noon, 12.30pm – 4.00pm

Friday 10.00am – 12 noon, 12.30pm – 4.00pm

Manager: Andre Clayton

Mobile: 0427 801 712

Chairman: David Johnson.

Directors: Helen O'Sullivan, Louise Ross, Graeme Wood, Corinne Holmberg, Jennifer Dobell, David Trewick, Christine Weller and Max Williams.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550.
ABN 11 068 049 178. AFSL 237879.



Lockmore Financial Services Limited
Newsletter Autumn 2009



From all of us at Elmore/Lockington & Districts **Community Bank®** Branch we wish you a very Happy Easter and a wonderful celebration with family and friends.

62 Railway Place, Elmore VIC 3558 ABN 41 106 113 599

What's happening in your community?



▲ Lockington Celebration



▲ Elmore celebration

Five years in the community.

Elmore/Lockington & Districts **Community Bank**[®] Branch has now been in the Lockington community for five years.

To celebrate the branch's fifth birthday the community was invited to enjoy a free sausage sizzle, cake and face painting on Wednesday 4th March 2009.

What a Ding Dong of a night!



▲ Denise with Maureen Comer, Lorna Wilson and Christine Lonsdale of Elmore.

In spite of extreme temperatures, it was fantastic to see so many shareholders of Lockmore Financial Services Ltd bear the heat and attend the Elmore/Lockington & Districts **Community Bank**[®] Branch's fifth Birthday Celebrations on Thursday 29th January 2009.

A crowd of 150 enjoyed a first class evening of food, wine and entertainment from celebrity Denise "Ding Dong" Drysdale. Providore on Hopetoun Lockington provided sumptuous gourmet finger food for the evening which was accompanied by wine or organic beer from Avonmore Estate Winery Elmore plus soft drinks and water from Pentreath's Lockington. The **Community Bank**[®] Company was pleased to utilise these businesses continuing the ethos that "we support those who support us".

Guests were welcomed by Vice Chair Louise Ross, and also heard from both Chairman David Johnson and Branch Manager Andre Clayton. A visual presentation of achievements over the last five years was shown, and shareholders had the opportunity to have a close-up look at various marketing and promotional items that have been developed over this period.

The venue, Lockington & District Community Centre, looked spectacular decked out in black, white and silver and of course several splashes of

'Bendigo and Adelaide Bank' maroon and gold - which set the mood for the evening.

Denise entertained all with her many comical tales and amusing impersonations as well as mingling amongst the crowd throughout the evening. A couple of highlights of the evening were: the participation of a local Elmore identity who rated Denise as nine out of 10 after an up close and personal encounter; and "Father" O'Brien who shared one of his dairy jokes with the audience.

The first five years of the **Community Bank**[®] concept in this district has been marked with a celebration to thank all for their strong support of this local community owned business. Best wishes to all for continued success - where 'local accounts mean local profits and local growth.'

Marketing Officer Kristy Nihill asked shareholders at our recent birthday celebrations "What does the Elmore/Lockington & Districts Community Bank[®] Branch mean to U?"



"You don't have to go out of town, we all know the friendly faces behind the counter and it is helping our communities."

– Dorothy Pentreath

"The **Community Bank**[®] branch is keeping our towns together and has added a personal touch to our banking services."

– Sandra Holmberg and Annie Haines



A familiar face



We are thrilled to introduce our new staff member Wendy Wright.

Wendy commenced working with the Elmore/Lockington & Districts **Community Bank**[®] Branch in March and will primarily be based in Lockington.

Having lived in Lockington all her life Wendy will be a familiar face to our Lockington customers.

Married to David with three adult children, over the past 30 years she has assisted in the running of their transport business.

She enjoys patchwork, the Special Olympics and spending time with her grandchildren.

We welcome Wendy to our team and hope that she has a long and wonderful career.

Marketing update

Sponsorships

The Elmore/Lockington & District **Community Bank**[®] Branch has been pleased to assist many clubs, teams and organisations with sponsorships and donations of recent months and below are some examples of our support.

Elmore District Health Service Auxiliary

Received a \$200 promotional hamper to raffle at their recent Women's Health and Wellbeing day.

Lockington Golf Club

Received funding for the printing of the score cards for their club.

Elmore Footballers Cricket Club

Received 25 broad brim hats and 50 caps for their club members.

Elmore Senior Citizens

Received 36 polo shirts for their members

Rochester United Cricket Club

Received financial assistance for the purchase of two sunshade structures for use by the club members.

Elmore RSL

Received financial assistance for structural repairs.

Elmore swimming pool

Received financial assistance for the purchase of a water feature for the toddler's pool.

Remember all sponsorship requests should be submitted in writing. Sponsorships for promotional items that can be used for fundraising activities or giveaways should be submitted on letterhead. For all other sponsorship requests, groups must complete a Sponsorship Application Form available at either the Elmore or Lockington branch or on the internet at www.bendigobank.com.au/elmore.

Please forward all requests to:

Marketing Officer
Elmore/Lockington & Districts **Community Bank**[®] Branch
62 Railway Place
Elmore Vic 3558