



Elmore/Lockington/Rochester Community Bank® branches Newsletter.

Camp Awakenings.

For the fourth consecutive year Bendigo Bank has proudly participated in the Camp Awakenings (CA) Program to send regional students to a life-changing leadership camp.

Elmore/Lockington/Rochester **Community Bank®** branches sponsored two year nine students, Jordon Evans and Jasmin Malham, from Rochester Secondary College, to attend Camp Awakenings during the last weekend in August 2017.

Senior Branch Manager Tracie Kyne said the sponsorship was part of Elmore/Lockington/Rochester **Community Bank®** branches' commitment to empowering young people in this area.

"Camp Awakenings is an Australian youth development program for year nine students. The Camp provides its participants with a supportive environment to grow and develop," Tracie said.

Chair, Brad Drust, recognises the importance of supporting the youth in our towns and district. "We want to give our youth opportunities to become the next generation of leaders in our community. Camp Awakenings is focussed on building leadership skills and support networks for the participants through friendship and trust," said Brad.

Elmore/Lockington/Rochester **Community Bank®** branches' support is part of an ongoing partnership between Bendigo Bank and Camp Awakenings. The camp placements are funded entirely by local branches for local students.

As part of the partnership 30 Bendigo Bank branches sponsored 50 students to attend the Camp at Cave Hill Creek campsite at Beaufort, near Ballarat.

Camp Awakenings Director Sandi Sieger said the three-day camp focuses on students with leadership potential.

"During this time, the students participate in team building activities, as well as attend various sessions and presentations on youth related issues. They are challenged physically, mentally and emotionally throughout the program.

Through self-belief, self-respect, a positive attitude and motivation, the participants develop and harness methods, tools and skills to counter the challenges faced by today's youth. All participants learn and benefit from the camp in their own unique way," Sandi said.

Bernie Altmann, Principal Rochester Secondary College, was thrilled that students from Rochester Secondary College had the opportunity to participate in the camp. "This is yet another example of the outstanding benefits to our students and school more generally. We are very fortunate to have this very generous working relationship with Elmore/Lockington/Rochester **Community Bank®** branches, they have certainly contributed to our school in so many ways over the years."

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Opening hours.

Bendigo Bank is now operating new opening hours in Lockington and Rochester. The Lockington **Community Bank®** Branch opens Monday to Wednesday 10.00am to 2.00pm, Thursday and Friday 9.30am to 12 noon, then 12.45pm to 4.00pm.

The Rochester **Community Bank®** Branch is now open 9.30am to 4.00pm Monday to Thursday and 9.30am to 5.00pm Friday.

For a full listing please see page four.

Lockmore Financial Services Limited 62 Railway Place, Elmore VIC 3558 **ABN** 41 106 113 599

Directors: Brad Drust (Chair), Cori Holmberg, Graeme Wood, Tim Rasmussen, Rebecca Crawford, Patrick Rochford, Alan Darbyshire.

Camp Awakenings (continued).

Students were asked to comment on the camp.

Camp participant – Jasmin Malham:

I am one of 50 students who went to “Camp Awakenings”. I am very thankful for the very valuable opportunity that Bendigo Bank has provided for me and 49 other year 9 students. These three days I spent at Camp Awakenings were some of the most challenging but still the most exciting days of my life. When I first arrived at camp I really didn't want to be there, I didn't know anyone and I was a little scared. But as the weekend went on I made close friends and had the best time ever. I learnt many things over the weekend that taught me how to believe in myself and not to worry what other people think.

One of the main things we learnt about was our attitude. One of my favourite things I heard on camp was a story about Mickey, he told us about the time he crashed his car and the valuable lesson he got from it. He taught us that when things don't go to plan you can either be happy or mad but either way you will still have a crashed car, so why not be happy, there is no point wasting your time being mad when you can't change the outcome.

At Camp Awakenings, everyone participated and had a great time. It was really nice to meet such positive and supportive people on camp. So a massive thank you to Bendigo Bank and all the people at Camp Awakenings who helped me find the true me and helped me realise what life is all about. I would go back to Camp Awakenings to re-experience it all over in a heartbeat! Thank you!

Camp participant – Jordan Evans:

On the 25-27 August Jasmin Malham and I went to Camp Awakenings in Cave Hill Creek Beaufort, near Ballarat. There were 14 people who made up the CA team and we were split up into five teams red, yellow, blue, green and orange. The activities were great and the camp counsellors were supportive and were trying to build up our confidence.

My favourite activity was run by a man called Falcs. We had to crawl through the plants that were really long and get to the cone as if we were in WW1 crawling through the mud and flora. The CA team was great, they built up my confidence to be the best I can be. There were great activities there like canoeing in the lake, there were outdoor activities and teamwork activities. It was a great experience to make new friends and be more confident and to see how far I can really go. If you get the chance to go, take it! The Camp is great with great people and it's a great chance to take in as much information as you can to help you in the long run.

Giving back to our communities.

\$37,000 given to local groups.

26 October 2017:

The Elmore/ Lockington/ Rochester **Community Bank**[®] branches are excited to announce that over \$37,000 was given to local groups as part of round three of its Community Sponsorship Program.

The Community Sponsorship Program is open to all organisations and groups in the Elmore, Lockington and Rochester districts.

In announcing the successful applicants, Lockmore Financial Services Limited Chair, Brad Drust, congratulated them and thanked them for the work they do in our communities. “These hardworking groups and organisations make up the fabric of our communities, and we are proud to provide some support to make their priority programs, projects and events happen. This is made possible thanks to the customers of the Elmore/Lockington/Rochester **Community Bank**[®] branches,” said Brad.

Senior Branch Manager, Tracie Kyne supported the announcement. “It's simple. The more our customers bank with us, the more our **Community Bank**[®] company can invest in our local communities. This is our demonstration of being able to invest in our communities today,” said Tracie.

“It's not only deposits but your home loans, credit cards, debit cards, insurance and all financial products and services you would expect from a bank*. Talk to our staff, bring your banking across and watch our community benefit, especially through this Community Sponsorship Program,” said Tracie today. “Be part of the change seen in our communities over the past 14 years.”

A **Community Bank**[®] community is a thriving community. A drive through Elmore, Rochester and Lockington will show just how much our local towns are benefiting from our **Community Bank**[®] branches.

In the past 14 years, the Elmore/Lockington/Rochester **Community Bank**[®] Company has returned more than \$1.3 million back to our local communities through dividends to shareholders along with sponsorships and grants to local groups and organisations.

Lockmore Financial Services Limited also made a dividend announcement in 2017. “We are pleased to announce that shareholders received a 3 cent dividend paid in December,. We thank our shareholders for helping to create our branches and for their ongoing support,” Brad said. Just over \$47,000 was paid to shareholders from this announcement.

The next round opens 1 February and closes 9 March 2018. To register interest please email swade@lockmore.com.au or call 5432 6085.

* 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.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.



Recipients for Round 3 of the Community Sponsorship Program.

Organization	\$
Elmore Harness Club – Boxing Day meeting	584
Elmore Memorial Hall – Upgrade of disabled toilets	5,000
Elmore Bowls Club – Tournament March 2018	400
Lockington Golf Club – Shed extension	1,980
Lockington Golf Club – Annual Tournament	400
Lockington & District Business Centre – Defibrillator machine	1,325
Lockington Pony Club – Construction of Round Yard	3,200
Rochester Basketball Association – Electronic scoreboard	3,500
Rotary Club of Rochester – Data projector	480
Rochester Historical Society – Improved display lighting	579
Rochester & District Angling Club – TV/DVD player	744
Rochester and District Pony Club – Improved facilities	1,000
Rochester Cubs – New tents and repair other tents	1,500
Rochester Mural Festival – 2018 event	2,000
Toolleen Recreation Reserve – Scoreboard & timekeepers box	4,000
Bamawm Lockington United Cricket Club – Lawnmower	5,000
Calivil Bowling Club – Annual tournament	400
East Loddon P-12 – Exchange Program	500
Tennyson CFA – Engel Fridge	2,625
Community Bank® Rochester Netball Invitational – 2018 event	2,000
Total	\$37,217



New Directors announced.

Lockmore Financial Services Limited, trading as Elmore/Lockington/Rochester **Community Bank®** branches, is welcoming three new Directors and saying goodbye to another.

Lockmore Financial Services Limited Chair, Brad Drust, welcomed three new Directors to the Board at the company's recent Annual General Meeting (AGM). "We are delighted to announce the appointment of Alan Darbyshire, Beck Crawford and Tim Rasmussen to the Lockmore Financial Services Limited Board," said Brad.

"All three new Directors come to us with a wide range of skills and experience that will assist us to deliver positive business outcomes and continue to grow our business. Alan, Beck and Tim also understand the fabric of our local communities and will assist us to partner with other groups and organisations for success and enable big ideas in our communities," Brad stated.

Well known Rochester local Accountant Alan Darbyshire has added this Directorship, alongside his role on the REDHS Board and the RBN Treasurer, as a way to give back to the community. "I love this local community and I love being able to share my skills with a Board that supports the fabric of our community. It's a win win for us all," said Alan when asked about his recent appointment.

Beck Crawford's desire to assist the community is impressive and this appointment follows suit. "I am excited by this fantastic, unique opportunity to support individuals and groups that I may never have been involved in without being a Director on this community Board," said Beck on her recent appointment.

Rochester born and bred Tim Rasmussen is excited to be on Board. "Having just moved back to Rochy I will be heavily involved in junior sport through my children and see being on the Board of the Bendigo Bank as a way to get involved with the broader community and influence the area in a positive way," said Tim on his appointment.

The evening also saw the retirement of Sandra Peacock from the Board, she has served since 2011. "Sandra was an important member of the Steering Committee for the Rochester **Community Bank®** Branch opening and has also spent time on Human Resource and Marketing Committees for the Board," said Brad at the AGM. "We thank Sandra for her expertise, time and energy that she shared with the Board, shareholders, staff and customers during her time as a Director," Brad expressed.

Other continuing Board members are Brad Drust (Elmore), Cori Holmberg (Elmore), Graeme Wood (Lockington) and Patrick Rochford (Tennyson).

The AGM was hosted on Thursday 26 October at Rochester Racecourse and Recreation Reserve which saw approximately 70 shareholders, customers and community members attending the evening.

As part of the Elmore/Lockington/Rochester **Community Bank®** team, the Board provides a guiding role to deliver community, customer and company outcomes. "In almost 14 years of operation, we have returned more than \$1.3 million to our local communities through dividends to shareholders and sponsorship to local groups and organisations. This investment has made great things possible for our communities and we are grateful for the shareholders and customers that support your local **Community Bank®** branches," said Brad.

Alan Darbyshire



After leaving school at 15 and being employed by the SEC as a mail boy, Alan gained Accountancy qualifications at night school and through correspondence. By his late 20's he had held senior Finance and Management positions within large Corporations. With the births of his and wife Heather's three children, his priorities changed and he started a tax business from home, which became successful within a few years. Alan decided he wanted their kids to grow up in the country and moved to Rochester in 1985. Alan immediately

became passionate about the community, and still is, and contributes where he can. The qualifications he has picked up along the way are Fellow of the CPAs, Registered Company Auditor (ASIC agent), Registered Tax Agent and has completed the NICD (Company Directors Course). Alan serves on a number of Boards and Audit Committees and wears a few Treasurer hats.

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New Directors announced (continued).



Beck Crawford

Beck is a born and bred Rochester person who attended Rochester Primary School and Rochester Secondary College. She began a traineeship at what was known as Prigg's Pharmacy where she stayed for two and a half years before moving to Adelaide for 12 months. Homesickness saw Beck return to Rochester, continuing in the pharmacy

until she had her two children. She then went on to do a hairdressing apprenticeship at the salon in Lockington, before employment in the office at Murray Goulburn from 2013 - 2017. Throughout her life Beck has been involved in many sporting and community groups, with varying roles. Beck loves what Rochester and this surrounding district has to offer for all ages, and looks forward to further involvement in this friendly community.



Tim Rasmussen

Tim grew up in Rochester going to school from prep to year 12, playing football, cricket, tennis and basketball for Rochester, with a heavy focus on football and cricket. He has always been passionate about Rochester and in particular Rochester sport. Tim moved from Rochester

at the completion of year 12, lived in Melbourne for 15 years where he studied commerce and then worked in the printing industry as a Customer Service Manager. In 2016 Tim accepted a role in Bendigo as a Financial Adviser. This saw a move back to Rochester with wife Linda and their three children to enjoy the country lifestyle. Tim is looking forward to becoming involved in the community of Rochester again. Qualifications include Bachelor of Commerce, DFP in Financial Planning, Tier One Margin Lending and Certificate IV in finance and mortgage broking.

Moving forward.

If you or someone you know is interested in becoming a Director with Lockmore Lockmore Financial Services Limited, please contact Sandra at our admin office for further information. We currently have two vacancies therefore we are keen to talk to others that are interested in this opportunity.



Shares now available.

Shares are now available in Lockmore Financial Services Limited, the company which operates our locally owned Elmore/Lockington/Rochester **Community Bank**[®] branches.

With over 600 shareholders today, visit www.bendigobank.com.au/elmor and select 'Trading Shares (LMV)' if you're interested in learning more about buying shares in our company.

Contact Sandra Wade on 5432 6085 to register your interest.

Partnering for Community Success whilst maximising profits

This is general information only. It is not intended to be relied on as advice to potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. You should consider whether such an investment is appropriate for you and consult your professional advisor before making any investment decision. Lockmore Financial Services ABN 41106113599 A270881-01 (376594_v4) (6/11/2017)

Elmore/Lockington/Rochester Community Bank[®] branches

Elmore

62 Railway Place, Elmore VIC 3558

Phone: 5432 6706

Opening hours:

Monday to Thursday 9.30am – 4.00pm
and Friday 9.30am – 5.00pm

Website:

www.bendigobank.com.au/elmor

Lockington

9-11 Lockington Road, Lockington VIC 3563

Phone: 5486 2304

Opening hours:

Monday to Wednesday 10.00am – 2.00pm
Thursday to Friday 9.30am – 12 noon,
12.45pm – 4.00pm

Website:

www.bendigobank.com.au/lockington

Rochester

24 Gillies Street, Rochester VIC 3561

Phone: 5484 3290

Opening hours:

Monday to Thursday 9.30am – 4.00pm
and Friday 9.30am – 5.00pm

Website:

www.bendigobank.com.au/rochester

ATMs available at 62 Railway Place, Elmore
24 Gillies Street, Rochester

Elmore Lockington Rochester **Community Bank**[®] branches
twitter.com/bendigobank



www.bendigobank.com.au

