

Spring
2021

Newsletter

Community Bank · Elmore, Lockington & Rochester

There is no skirting around the fact that 2021 has been a turbulent year. The challenges of the pandemic have extended well beyond 2020, and we are continuing to see our towns impacted. This has been front of mind for us, and we will continue to explore ways to support our community as best we can. Above all, our locals have shown incredible resilience throughout these testing times.

Despite the challenges, we've experienced some exciting times as well. Our Community Sponsorships Program went ahead in September 2020 and March 2021 and we were so proud to support some wonderful initiatives with over \$69,000 in sponsorships provided. As always, the program was open to organisations and groups in the Elmore, Lockington and Rochester communities and was made possible thanks to our wonderful customers.

On page 4 we will introduce you to one of our recipients and hear how the grant has helped not only their club but the local community also.

From a people perspective, we've had two new staff join our company as well as three new directors.

We're confident that these changes will help to bring a fresh perspective and reinvigorate our organisation. Meet our newest faces on page 3.

October 19th marks the 10 year anniversary of our Rochester branch opening its doors. We've achieved a lot in 10 years and are so excited to celebrate this with our community. Key milestones like this provide an opportunity to reflect, and we've managed to dig up some great photos (see inside).

Amongst the various lockdowns we've managed to fit in some wonderful events over the past 12 months. We were excited to host a Community Bank Real Estate Luncheon in February and a number of sausage sizzles at local schools to celebrate Catholic Education Week in May. It was a pleasure to partner with the Community Bank Rochester Netball Invitational in March, and the Bamawm Golf Club for their Ladies Day Event in July. We look forward to many more community events once restrictions ease.

We'd like to thank our customers and shareholders for their continuing support and wish everyone a safe and healthy remainder of 2021.

Our FY21 Community Impact



\$69,000+

Reinvested here in
our communities



32

Local organisations
funded



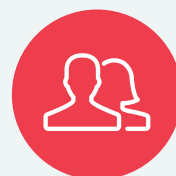
4.5c

Per share dividend
paid to our shareholders



4,163

Local customers
(at Sept 2021)



7

Local volunteer
directors

Happy 10th Birthday Rochester

It's hard to believe that 2021 marks 10 years since Community Bank Rochester was opened.

Back in 2011, Rochester was home to the four major banks. But it was clear that residents wanted more from their banking. Having seen the difference that community banking was making in their neighbouring communities of Elmore and Lockington, the concept was really embraced by locals.

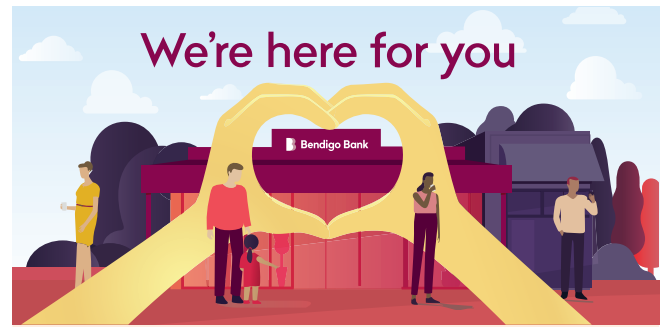
On the prospectus launch night, Rochester set a record for the highest number of pledges received in one session in Community Bank history; receiving over \$400,000. The community continued to rally and ended up raising over \$680,000, which allowed the dream of a Community Bank in Rochester to become a reality.

Opening day on October 19th 2011 was a huge community celebration. The main street was closed for a BBQ, entertainment and a 3BO FM live radio broadcast. Following the cutting of the ribbon by the Rochester Secondary College Captains, the branch officially opened for business at 2:00pm.

Fast forward to 2021 and Community Bank Rochester is now the only bank in town. Not only is it a place for locals to do their banking, it is a thriving hub that brings our community together. It is a place where charitable projects are supported, key events run and where locals can just stop in for a chat.

As we continue to celebrate Rochester's 10-year milestone, we will never forget that this would not have been possible if it were not for the locals that rallied together and the steering committee that worked so hard to get it off the ground. Members of the steering committee included Sandra Peacock, Amanda Logie, Kate Taylor, Leigh Wilson, Matt Dennis, Bec Wolfe, Sharon Williams, Leisa Evans, Tracie Kyne, David Johnson, Corrine Holmberg and Helen O'Sullivan.

Below: Scenes from the branch opening in October 2011.



Community Sponsorship Program Recipients

September 2020 and March 2021

Bamawm Extension Christmas Tree
Bamawm Lockington United Cricket Club
Elmore Bowls Club (Ladies Section)
Elmore Bowls Club
Elmore Football Netball Club
EPA – Elmore Kindergarten
Elmore Primary School
Goornong Primary School
Kamarooka Community Club
Lockington & District Basketball Association
Lockington & District Bush Nursing
Lockington & District Living Heritage Complex
Lockington Consolidated Primary School
Lockington Golf Club
Lockington Kindergarten
Lockington United Football Netball Club
Mount Pleasant Football Netball Club
Nanneella Estate Primary School
Our Lady of the Sacred Heart Primary School
Rochester Bowling Club
Rochester Community House
Rochester & District Angling Club
Rochester & District Horse & Pony Club
Rochester Football Netball Club
Rochester Golf Club
Rochester Historical & Pioneer Society
Rochester Little Athletics
Rochester Mural Festival
Rochester Primary School
St Josephs Primary School Rochester
Athlete Pathway Program

Welcome to our new faces

Leanne Holmberg – Director

Tell us a little about yourself.

I live on sheep property in Diggora West and I have four children. From a work perspective, I have been a Registered Nurse for over 35 years with experience working in the area. Community involvement is important to me. I have been involved with a number of community committees; including the Elmore Netball Club, Lockington Preschool and Primary School and Tuesday Tennis Committee. I also run a yoga business that operates in the region.

Your favourite lockdown activity?

Going for a daily walk and doing yoga.



Jo Holloway – Director

Tell us a little about yourself.

I am a new local, having moved from a small town called Allansford in south-west Victoria to Bamawm in January 2012. I moved for a job at Semex.

Before that I studied a Bachelor of Agricultural Science at Charles Sturt University in Wagga Wagga. I grew up on a family dairy farm, which really developed my passion in agriculture.

I recently married local Bamawm Girl, Bridget, and we live on a small hobby farm in Bamawm.

I love my local sport and follow LBU Footy Club and play for BLU Cricket Club, regularly enjoying the social side of small country sporting clubs.

I am a mad Essendon and Melbourne Storm supporter and my hobbies (maybe obsessions) are chooks and speckle park cattle.

Your favourite lockdown activity?

Currently doing a lot of work around home. I am enjoying weekends at home to get some landscaping and gardening done.



James Hodgins – Director

Tell us a bit about yourself.

I grew up in Rochester and did my schooling at Rochester Primary then Rochester Secondary. I went on to study teaching in Bendigo, and after graduating, I spent time teaching in London, then in remote Aboriginal communities in NT. I've been back in Lockington for eight years, and have been the Principal at Lockington Consolidated School for two years. I live with my partner and our three kids.

Your favourite lockdown activity?

Gardening and spending time outdoors.



Kahlia Elliott – Customer Relationship Manager

Tell us a little about yourself?

I'm a mum of two boys Ben (5) and Alex (1). I've been married for five years. I'm an Echuca local and have been with Bendigo Bank for almost five years (four years with Bendigo Bank in Echuca and six months with Community Bank Elmore, Lockington & Rochester). Before starting with the Bank I graduated from LaTrobe University with Bachelor of Psychology. I am currently building a house in Moama.

What is your favourite activity to do during lockdown?

Sitting by the fire with a wine and my family or reading a book.



Lauren Ross – Executive Officer and Company Secretary

Tell us a little about yourself?

I live in Huntly with my husband Cam, daughter Maya, and our two sausage dogs. I've always worked in banking and have experience at Bendigo Bank, ANZ and Community Sector Banking. But I've always wanted to work for a Community Bank.

Outside of work I volunteer as a Director with Access Australia group, which I find very rewarding. I love catching up with friends, going to pilates and watching my hubby play footy for Bridgewater on the weekends.

Your favourite lockdown activity?

I've spent each lockdown either pregnant or with our new baby, so that has kept me very busy.



Goodbye Sandra

While we are excited to welcome some new team members, we are also sad to announce that Sandra Wade will be leaving the organisation. Sandra has been with Lockmore FSL for over five years, acting as Administration/Marketing Coordinator and Company Secretary. Sandra has played an integral role and will be greatly missed. We thank Sandra for her amazing contribution and wish her all the best as she relocates and spends more time with her family.



Annual General Meeting

Our 2021 AGM will be held virtually on Thursday 28th of October at 7:00pm

Please contact our Company Secretary at admin@lockmore.com.au to register your attendance.

YOU'RE INVITED



Improved grounds for Bamawm Lockington United Cricket Club

In our most recent Community Sponsorships Program we were pleased to support Bamawm Lockington United Cricket Club (BLUCC) with the installation of a new automated irrigation system. The system has over 2km of pipes, 20 valves, 100 heads and thousands of small parts.

Club President, Matt Hamilton, says that the new irrigation system will make a world of difference for the club who previously used manual sprinklers to keep their grounds watered. That required volunteers to be on site regularly to move and monitor them.

The new system will save the volunteers' time and is estimated to reduce the club's water bill by 30% and electricity by 20%.

The club has always been renowned for its turf wicket, and the irrigation system will help improve the playing surfaces and ensure consistency across the grounds.

BLUCC runs a number of competitions, including seniors, juniors, womens and a six-week All Ability program. Matt estimates that over 700 cricket players use the club grounds each year.

It's not only cricketers that use the space; it is also used for football pre-season training, bootcamps, school holiday programs and as a space for locals to exercise.

Alongside our three Community Bank branches, a number of other organisations helped bring this project to life, including: the Australian Cricket Infrastructure Fund, Cricket Victoria, Fosterville Gold Mine, T&M Plumbing, Mister Minit and Nichol Trading. A number of local individuals also donated. This project truly shows the value of our community working together to achieve a great outcome.

Shares available now

Shares are now available in Lockmore Financial Services Limited, the company operating the locally owned Community Banks of Elmore, Lockington and Rochester. We have over 700 shareholders and are continuing to grow and support our community.

Please contact our Company Secretary at admin@lockmore.com.au to learn more.

Talk to us today



Alex Rosaia
Branch Manager
0427 801 712
Alex.Rosaia@bendigoadelaide.com.au



Alison Cooper
Assistant Branch Manager
0413 852 757
Alison.Cooper@bendigoadelaide.com.au



Kahlia Elliott
Customer Relationship Manager
0413 871 058
Kahlia.Elliott@bendigoadelaide.com.au

Community Bank - Elmore

62 Railway Place, Elmore VIC 3558

P 5432 6706

E elmoremailbox@bendigoadelaide.com.au
bendigobank.com.au/elmore

We're open:

Monday to Thursday 9.30am-12.00pm, 1.00pm-4.00pm
Friday 9.30am-12.00pm, 1.00pm-5.00pm

Community Bank - Lockington

9-11 Lockington Road, Lockington VIC 3563

P 5486 2304

E lockingtonmailbox@bendigoadelaide.com.au
bendigobank.com.au/lockington

We're open:

Monday to Wednesday 10.00am-2.00pm
Thursday & Friday 9.30am-12.00pm, 12.45pm-4.00pm

Community Bank - Rochester

24 Gillies Street, Rochester VIC 3561

P 5484 3290

E rochestermailbox@bendigoadelaide.com.au
bendigobank.com.au/rochester

We're open:

Monday to Thursday 9.30am - 4.00pm
Friday 9.30am - 5.00pm

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 [cb_elmorelockingtonrochester](https://www.instagram.com/cb_elmorelockingtonrochester)

Directors Brad Drust, Ian Maddison, Anna Trewick, Julianne Hand, James Hodgens, Leanne Holmberg, Jo Holloway

Lockmore Financial Services Limited
PO Box 108 Elmore VIC 3558
ABN 41 106 113 599