



Made possible by the customers of
Elmore/Lockington/Rochester **Community Bank®** branches

Good for
AND your
community **U**

10th birthday celebrations

We celebrated our company's 10th birthday with more than 150 shareholders, customers and community members at Elmore Memorial Hall on Friday 2 August 2013. The evening celebrated key milestones achieved by the company over the last 10 years, and \$53,000 of grants were distributed on the night to nine local organisations. Certificates were also presented to three organisations that recently received a share of the final \$40,000 of funding from the Rochester Flood Appeal grants.



On 3 December 2013 our Elmore **Community Bank®** Branch celebrated 10 years since it opened, with a sausage sizzle in the park. Thanks to the Lions Club of Elmore for helping with the celebrations. Both primary schools attended for lunch, as well as quite a few locals, which made for a very appropriate birthday party along with delicious birthday cake.



As we continue to celebrate our 10 year milestone, and with Lockington also marking a decade in 2014, we will never forget that this would not have been possible if it were not for the Lions Club of Elmore. The Lions Club came up with the idea originally and called a public meeting at the Elmore Memorial Hall to start a campaign to establish a **Community Bank®** branch in Elmore.

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

Directors: Louise Ross, Chris Dalton, Amanda Logie, Sandra Peacock, Kathryn Taylor, Robert West, Graeme Wood, Corinne Holmberg.

Company Secretary/Non-Director: Allannah Jenkins.

Branch Manager's report

Towards the end of 2013, Amy McGenniskin was awarded Best Service to Customers Nationally, which is an incredible achievement. Amy then attended a two-day seminar and an awards dinner in Bendigo.

Our business continues to grow, currently sitting at a combined business of \$154.5 million. Extraordinary considering we're three small towns, however there is still much more room to grow and we are aiming for \$200 million. A big thank you to the customers who have their banking with us and have therefore contributed the \$1 million that has been returned to our communities in the way of grants/ sponsorship and dividends. For those who don't bank with us.... why not? Come and see us at any of our three branches for great products, competitive rates and excellent service.

We've had a few staff changes lately. Amy Hayes (McGenniskin) has joined Cameron Place as a Customer Relationship Manager. Kelly Varcoe has joined Debra Hildebrandt as a Customer Relationship Officer. Linda Walker has joined our Customer Service Officer team of Tanya Niven, Helen McCaskie, Wendy Wright, Michelle Spence, and Kerri McPhee. We also have another staff member joining us shortly, so stay posted. We said goodbye to Helen Barker as she starts a new adventure, and also Claire Hanna who is currently on maternity leave after recently having a baby boy.

Tracie Kyne
Senior Branch Manager

Branch snapshot as at 30 December 2013

Total number of accounts held:	7,368
Total business base:	\$154.524 million
Deposits:	\$64.897 million
Other:	\$24.488 million

New Director

Amanda Logie was a valued member of the Rochester **Community Bank**[®] Steering Committee in 2011, serving as pledge officer. She is currently working as coordinator of the Rochester Community House in community development. Amanda knows the importance of the **Community Bank**[®] branches in our local area and is pleased to join the Board.



Welcome...

As our business continues to grow and evolve, our needs continue to change and we are pleased to welcome Allannah Jenkins to our company as our Administration/Marketing Manager and Company Secretary. Allannah joined our team on 5 August 2013 and works out of our Elmore administration office. She is responsible for providing administrative support, ASIC compliance and marketing our business. Allannah has lived and worked in our districts for a number of years, and although new to the banking sector, she brings a wide range of skills, experience and networks from across the community.



Any enquiries regarding sponsorship, grants or donations should be directed to Allannah on 5432 6085.

Community POS (point of sale) is available for use by community groups

Fund raising made easier thanks to your **Community Bank**[®] branch

Elmore, Lockington and Rochester **Community Bank**[®] branches have launched a new service, CommunityPOS[®], allowing local community group customers to borrow an EFTPOS terminal to take card payments at fundraising events.



Branch Manager Tracie Kyne said CommunityPOS[®] was a quick and free solution for community groups to accept real-time card payments on the day of their event (conditions apply).

"We would expect this to be a fantastic opportunity for schools, sports clubs and community organisations to use the service for fund raising events, on registration days, membership drives or school fetes, for example," Tracie said.

If your community group is interested in using CommunityPOS[®], please call in to Elmore, Lockington or Rochester **Community Bank**[®] branches to discuss.

Company Secretary retires after 10 years of service

After 10 years of continuous service as Secretary and Director of Lockmore Financial Services Ltd, Helen O'Sullivan (pictured right) retired from the Board in late 2013. Helen's contribution to the Elmore/Lockington/Rochester **Community Bank**® branches has been phenomenal and her amazing attention to detail in all aspects of her work as Company Secretary has been a significant asset to the business and to the Board. We thank Helen for all that she has done for our local **Community Bank**® branches and we wish her well as she spends more time with her family.



2013 Annual General Meeting

The 10th AGM of Lockmore Financial Services Ltd was held at Elmore on Thursday 24 October 2013. Shareholders considered and adopted the financial, Directors', Auditor's, Chairman's and Manager's reports for the year ending 30 June 2013.

Directors Kate Taylor and Graeme Wood were appointed for a further three-year term, with Amanda Logie being elected to the Board.

Acknowledgements were made to retiring Directors Helen O'Sullivan, Chris Giffin and Matt Dennis.

The 2013 Annual Report can be viewed on the company website, under Investor Relations at www.bendigobank.com.au/elmore



Watch the Bendigo Bank story at www.bendigobank.com.au/snapshots

Elmore/Lockington/Rochester **Community Bank**® branches

Banking that's good for **U**
AND good for your community



When you choose to be a Bendigo Bank customer, you not only make a decision that benefits you, you also make one that benefits your community.

That's because with every savings or investment account, every home or personal loan, and every product or service we offer, money goes back into our community to support local projects, groups and organisations.

It's not a new thing, it's simply who we are and what we believe in. And it's a simple equation. We think that Bendigo Bank can only be successful if our customers and our community are successful.

It means that as a customer you not only benefit from a great range of competitive products and the friendly service we're so well known for, you also get a sense of satisfaction knowing your banking is contributing to your community.

So make a difference - to your own banking and to your community.

Drop into your nearest branch at Elmore, Lockington or Rochester.

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178 AFSL 237879. G4U28 (188784_v1) (18/06/2013)

www.bendigobank.com.au

Upcoming events

Monday 3 March
8.30am - 10.00am

Come and celebrate Lockington **Community Bank**[®] Branch's 10th birthday with a sausage sizzle breakfast in the Lockington Lions/Apex Park – all welcome.



Marquee available for community events

Our **Community Bank**[®] marquee is available for your community event.

Please contact Allannah at the admin office on 5432 6085 if your community event requires use of a marquee, there are three available for use.



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0723) (01/14)

Elmore/Lockington/Rochester **Community Bank**[®] branches

Elmore **Community Bank**[®] Branch

62 Railway Place, Elmore VIC 3558

Phone: 5432 6706

Opening hours:

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

ATMs available at

62 Railway Place, Elmore

24 Gillies Street, Rochester

Lockington **Community Bank**[®] Branch

9-11 Lockington Road, Lockington VIC 3563

Phone: 5486 2304

Opening hours:

Monday to Wednesday 10.00am – 2.00pm
Thursday to Friday 9.00am – 12 noon,
12.45pm – 4.00pm

Rochester **Community Bank**[®] Branch

24 Gillies Street, Rochester VIC 3561

Phone: 5484 3290

Opening hours:

Monday to Thursday 9.00am – 4.00pm and
Friday 9.00am – 5.00pm

www.bendigobank.com.au/elmore

 **Bendigo Bank**
insurance

STAND OUT from the crowd

Choose insurance less ordinary

Drop into your nearest branch at
Elmore, Lockington or Rochester
to obtain a quote or arrange
cover.

¹ Australian Securities and Investment Commission 2005. 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. (S44127-01) (188788_v1) (18/06/2013)



Elmore/Lockington/Rochester
Community Bank[®] branches

Lockmore Financial Services Limited

Administration office

Open Monday, Tuesday, Thursday and Friday – 8.30am to 5.00pm.

44 Jeffrey Street, Elmore 3558

Contact: Allannah Jenkins

Phone: 5432 6085 Mobile: 0413 417 055

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