

Chairman's report

The past few months has seen significant changes to our business. In August, our Manager Andre Clayton resigned to take up a position with Community Enterprise Foundation™ within Bendigo and Adelaide Bank Ltd. We would like to thank Andre for his service over the five and a half years of his tenure. His commitment and enthusiasm towards this business is greatly appreciated and we wish him well in his future endeavors.

Our New Manager, Tracie Kyne, started with us at the end of October. Tracie comes to us from Rochester ANZ, where she was Manager for the past six years. I am sure that Tracie's community connections and banking experience will stand this business in good stead and position it well for future expansion.

October saw our 6th AGM held in Lockington. At a well attended meeting, the retiring Directors were re-elected for another term and new Director, Martin Leddra was ratified and welcomed to the Board. I thank all Board members for their efforts over the past year and look forward to another productive year ahead.

I would like to take this opportunity to wish all shareholders a happy and safe 2010. I again urge you to support your **Community Bank**® Branch and recommend it to your family and friends.

Regards

David Johnson
Chairman

AGM

The Elmore/Lockington & Districts **Community Bank**® Branch held its 2009 Annual General meeting in October 2009.

Jennifer Dobell, Martin Leddra, Helen O'Sullivan, Louise Ross and Max Williams have been appointed for a three year term.

The Company's financial report, Directors' report, the Auditor's report, Manager's report and Chairman's report for the year ended 30 June 2009 were all adopted.

As guest speakers, John Siroli from Bendigo and Adelaide Bank Ltd congratulated the Board on another successful year and Chris Giffin from the Community Fuel Group presented an outline of the Fuel project to date.

Marketing Officer, Kristy Nihill provided a slide show of sponsorship and events for 2008 -2009 year of community banking in the district.

Chairman David Johnson farewelled Andre Clayton and thanked him for his five and a half years contribution and introduced new Manager Tracie Kyne.

Dividend

All shareholders should have received notification via mail that the Lockmore Financial Services Ltd paid its third dividend on 3 December 2009.

Shareholders received eight cents per share which equates to a total of \$57,600 paid in share dividends for 2009.

Please note that if anyone has not received their payment please contact AFS & Associates via their website at www.afsbendigo.com.au or phone them on (03) 5443 0344 or email shareregistry@afsbendigo.com.au

Alternatively contact Elmore/Lockington & Districts **Community Bank**® Branch and they will help you.

Elmore

62 Railway Place, Elmore VIC 3558

Phone: 5432 6706

Opening hours: Monday to Friday 10.00am – 4.00pm

Lockington

9-11 Lockington Road, 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

Website: www.bendigobank.com.au

Manager: Tracie Kyne

Mobile: 0427 801 712

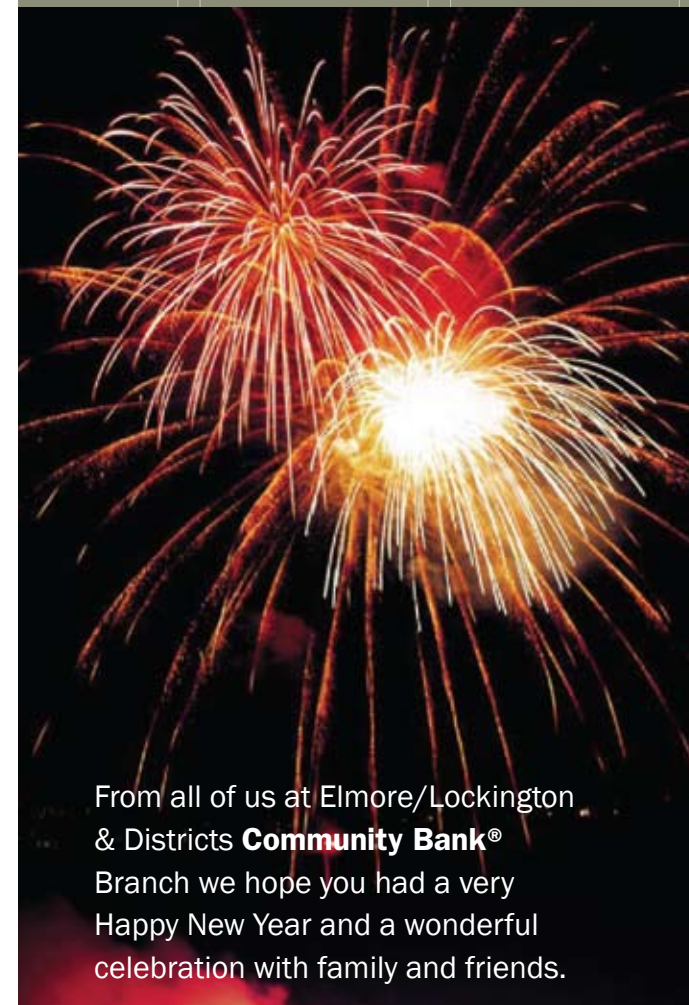
Chairman: David Johnson.

Directors: Helen O'Sullivan, Louise Ross, Graeme Wood, Corinne Holmberg, Jennifer Dobell, Martin Leddra, David Trewick, Christine Weller, 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 Summer 2010



From all of us at Elmore/Lockington & Districts **Community Bank**® Branch we hope you had a very Happy New Year 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?

New Manager



Tracie Kyne and her husband Justin, have four children aged between seven and 21.

Tracie comes to us from ANZ Rochester where she was employed for 15 years, of which she was a Manager for six years. During this time she also managed three branches in Mildura and earlier last year one in Shepparton.

Tracie spent most of her childhood in Emerald in the Dandenongs, Ballarat and Bairnsdale. She followed her parents to Rochester with her three small children and then had her fourth in Rochester. She is involved in many of her children's sports, travelling all over the country side to watch from the sidelines.

She enjoys cooking, craft, camping and socialising. Tracie and her husband Justin are currently landscaping their acre block of land around their new home.

Being involved in community projects is high on Tracie's list of priorities. This is why she has chosen the banking path of Elmore/Lockington & Districts **Community Bank**® Branch. She is keen to see her hard work reflect in the community giving locally.

She is thoroughly enjoying her tree change to Elmore/Lockington & Districts **Community Bank**® Branch and is keen to be involved in our communities and seeing them prosper.

New Director



Martin Leddra was born and raised in Melbourne.

He was admitted to practice as a barrister and solicitor in 1972 and worked for a large Melbourne firm for several years.

He commenced his own legal practice in Mooroolbark, in Melbourne's outer east, in 1975 and remained there until he sold his practice in

2007. He and his wife Jennifer moved to Bamawm permanently in 2007.

Martin's practice was of a general nature and he practised in the areas of commercial law, conveyancing, wills and probate, securities, trusts and superannuation.

He was a Board member of another **Community Bank**® branch in Melbourne until he moved to Bamawm and was involved in providing legal advice to the community under a legal aid scheme. Martin was also involved in many local sporting and community organizations, supporting and acting for their members.

He is currently working as a legal practitioner at the office of Nicholas W. J. Rolfe & Assoc. in Echuca.

Elmore Branch celebrates six years on 3 December 2009

Our branch in Elmore has now been in the community for six years.

As promised, we continue to provide more than just quality banking services. We've created employment opportunities for local people, kept capital in the community and have a commitment to being an important part of Elmore and the surrounding districts.

So far we've opened over 3,500 new accounts and contributed in excess of \$150,000 into our communities by way of dividends and community support.

Just by doing something as simple as your banking with Elmore/Lockington & Districts **Community Bank**® Branch you have helped your community. Thanks for your support.

Marketing update

Elmore Field Days

October saw the running of the 46th Annual Elmore Field Days; the first under our strategic partnership arrangement.

From a promotional perspective the **Community Bank**® branch received excellent exposure across both exhibitors and the general public and we are confident that this has helped lift our profile in the region.

We were delighted to once again sponsor the outstanding Ag Art Wear® Competition at this years Elmore Field Days.

We were proud to enhance our sponsorship in 2009 and become a major sponsor by offering a \$1000 Bendigo and Adelaide Bank Ltd savings account as the major prize for the Elmore competition.

Congratulations to the winner Nola Wallis from Serviceton with her garment 'Kakadu' which went on to be the national final avant-garde winner.

We were also pleased to continue to support the national competition by awarding the runner up in each of the following national sections – avant-garde, designer and under 21 a cheque for \$150. This money provides assistance for the recipient to further their studies in the art and textile area in relation to their creative work.



▲ 'Fancy Fencing'.



▲ 'Rings All Around'.



▲ 'Kakadu'.

The recipients of these awards were:

Avant-garde – Julie Webb from Glenaladale with her garment 'Fancy Fencing'.

Designer – Nola Wallis from Serviceton with her garment 'Rings All Around'.

Under 21 – Dannie Holland from Whittlesea with her garment 'Eggstravant'.

As part of our partnership with the Elmore Field Days we were pleased to support the Life Governors Award for best exhibit which was taken home this year by Lely. We look forward to continuing our involvement with this award.

We are sure the 2009 Elmore Field Days was a successful event for all involved and look forward to participating in the 2010 Field Days.



▲ Life Governors Award winner, Lely.

Rochester Flower Show

The Elmore/Lockington & Districts **Community Bank**® Branch was recently the major sponsor for the 2009 Rochester Flower Show.

Organisers indicated that the entries for this year were up on last year's show with a total of 652 entries.

As part of our sponsorship we assisted the Rochester Garden Club with the design and printing of their show schedules plus donated three \$25 vouchers for the best exhibits in three sections.

The winners of each section were:

Bob Lea – Best Exhibit Fruit and Vegetables

Mitchell Burgoine – Under 10 years – Children's Section

Lachlan Burgoine – 10-12 years – Children's Section

Congratulations to all involved on running a very successful show, enjoyed by all the community.



▲ Tracie Kyne with Bob Lea.



▲ Tracie Kyne with the winners of the children's section.