

Elmore/Lockington & Districts **Community Bank**[®] Branch Newsletter Winter 2009

What's happening in your community?

Strategic Partnership

We are proud to announce that Elmore/Lockington & Districts **Community Bank**[®] Branch has entered into a three year Strategic Partnership with the Elmore & District Field Days Inc, which we believe will be a mutually beneficial relationship assisting both organisations in our common aim to support and nurture our community both now and in the future.



As part of the agreement we will be supporting the Field Days Committee across the duration of the event in a variety of ways, one of which will be the supply of two ATM's for use by all patrons at the field days.

Separate to this partnership we are pleased to continue and enhance our support to the Ag Art Wear[®] Competition for 2009 as the major sponsor.



The 2009 Elmore & District Field Days will be held on October 6, 7 and 8 at the Elmore Events Centre. The Board and staff of Elmore/Lockington & Districts **Community Bank**[®] Branch wish the Field Days every success for their 2009 event.



▲ L-R Glenn Trewick, Darren Trewick, Frank Harney, Ged McCormick, Lauren Elvey, Christine Weller, David Johnson and Max Williams

Manager's report

Welcome to our winter newsletter.

At the time of writing, another financial year has passed us by – and in the blink of an eye it will be Christmas (however, that is another newsletter).

We are still to receive the final figures for the year, however, from the branches view; it has been another successful one.

My thanks to you all for your continued support. In fact it is from your support that we continue to grow.

So don't throw away your newsletter, leave it lying around for friends, relatives, family to pick up and read. Hopefully that will encourage them to bank with us as by reading the newsletter they are able to see what we are doing in the community.

The start of a new financial year is always a good time to sit down and think about the year ahead.

Should I do a budget? Am I paying too much tax? (Well we all think we pay too much tax). How is my Superannuation performing? How are my investments performing? Am I getting all the Government entitlements I am allowed to obtain?

All very good questions that I am sure everyone asks themselves at this time of the year.

Another important question may be – is it time to consider seeing a financial planner – they aren't just for the wealthy people? In fact the financial planners of Bendigo Bank are there to help everyone no matter what your situation in life – and the first appointment is completely free.

Now that is the best news to start the new financial year.

Regards

Andre Clayton
Branch Manager

Shareholder news

Share Registry

Help us to help you... by updating any change of contact details as soon as possible to our Share Registry.

Our Share Registry Service provider is now AFS & Associates, 61-65 Bull Street, Bendigo, Vic, 3550 (effective 1 April 2009).

You will find a form to update your address/contact details on their website at www.afsbendigo.com.au or alternatively phone them on 03 5443 0344 or email shareregistry@afsbendigo.com.au

It is important and much more efficient for your **Community Bank**® Company to ensure all shareholder information reaches you.

Thank you.

Marketing Officer Kristy Nihill recently asked some of our shareholders

“What Elmore/Lockington & Districts Community Bank® Branch means to them?”



Judy & Neville Sims

The **Community Bank**® branch is helping keep the money in the community and has made it convenient for the residents to do their banking.



Wally & Lydia Cooper

It's great! It's fantastic! We have been big supporters from the beginning by purchasing shares.



Bev Pentreath & Annie Williams

Everything! It's an asset. You don't have to drive far to do your banking, the staff are friendly locals and most importantly it's looking after our community.

Annual General Meeting

Please note that our Annual General Meeting will be held on Thursday 22 October 2008 at 7.30pm at the Community Centre, Shakespeare Crescent, Lockington.



Marketing update

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

2009 Community Bank[®] branch A-Grade Netball Challenge

For the third year, Elmore vs LBU **Community Bank**[®] branches A-Grade Netball Challenge proved to be a tight contest, with a large crowd in attendance.

Elmore won the match by nine goals to gain the perpetual trophy for the second time.

Board members Christine Weller and Helen O'Sullivan congratulated the Elmore team on their win, presenting the players and coach with an Elmore/Lockington & Districts **Community Bank**[®] Branch wine glass as a memento of the occasion.

Congratulations to all on a great competition and we look forward to the 2010 Netball Challenge in Lockington.

Branch snapshot

Elmore/Lockington & Districts **Community Bank**[®] Branch
 Total Funds - \$65,197,000
 Total Lending - \$28,169,000
 Lending percentage – 43%
 Total accounts – 3314

Rochester & District Garden Club Inc – Spring Flower Show 2009

We are thrilled to this year be the major sponsor of the Rochester & District Garden Club Inc Spring Flower show. As part of our sponsorship we are assisting with the printing of their programs, hall hire and providing vouchers for winner of 3 sections.

The details of the show are as follows:

When: Friday 23rd October

Time: 1pm to 8pm

Where: Rochester Shire Hall, Mackay Street.

A Devonshire tea will be provided plus this year there will be wine tasting available supplied by Dalara Wines.

All garden enthusiasts young or old, professional or non professional are welcome to enter. For more information on this year's show you can contact show Secretary Allie Serafini on 5484 3261.

The Board and staff of Elmore/Lockington & Districts **Community Bank**[®] Branch are delighted to assist the Garden Club with their 2009 show.

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

Sponsorships

Lockington & Districts Bush Nursing Centre - Community Car

As part of a three year sponsorship agreement received financial assistance to cover the costs of insurance, registration and services so the Community Car is able to stay on the road

Elmore Golf Club

Received financial assistance for the running of their Junior Golf Program and the 2009 Boys & Girls Junior Amateur Sandgreen Championship.

Milloo Hall Committee of Management

Received financial assistance for the running of their Drought Aid Variety Concert.

Elmore Scout Group

Received promotional items to use in their fundraising raffle.

Elmore Recreation Reserve

Received \$3,000 towards the purchase of the Fairway mower for their organisation and as part of the agreement we were able to place a sign at the Recreation Reserve, pictured below.

Miloo Church

Received promotional items for their annual Trivia night.

Campaspe Run

Received 24 polar fleece windcheaters for their volunteer staff.

Runnymede Junior Football Club

Received 30 Bendigo Bank drink bottles with share safe lids for their players.

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



▲ L-R David Johnson, Max Williams, Barney O'Sullivan, Russell Holmberg and John Parsons.

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

Elmore

62 Railway Place, Elmore, VIC 3558

Phone: 5432 6706

Website: www.bendigobank.com.au/elmore

Opening hours: Monday to Friday 10.00am – 4.00pm

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

Lockington

9–11 Lockington Rd, Lockington, VIC 3563

Phone: 5486 2304

Website: www.bendigobank.com.au/lockington

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