



Logan Village Community Bank® Branch & Jimboomba Branch Newsletter.

Chair's report.



Welcome to the summer edition of our newsletter.

In this last quarter my fellow Board members and I have been working tirelessly to reinvigorate and revamp our business, creating new opportunities in the market. Unfortunately, in the face of current economic trends for slow lending this is proving challenging,

however nothing worth having was ever meant to be easy. This has meant that our Board has had to make some equally challenging but commercial decisions, making sure we can deliver sustainable growth now and into the future regarding the development of our Board and the business it conducts. New strategic objectives will see our Board embrace these challenges with both hands.

Based on slower than expected business growth across the two branches, the Board has made the commercial decision not to pay dividends on this year's financial results. The previous rationale to pay dividends is not sustainable particularly in light of present economic trends. We appreciate that this may be unsettling for some of our shareholders, however rest assured that this is not intended to become common practice. As your Chair, it is my preference to deliver growth and consistency that comes from strengthening relationships and partnerships. For this reason, we have recently adopted the Big Bendigo Benefits for shareholders. Our Board thanks you for your contribution as a shareholder

and encourages you to take advantage of the savings and benefits that this package offers, which will also assist in business growth and a subsequent return to dividends. Feel free to contact branch staff to discuss your needs today.

We continue to challenge ideologies that our **Community Bank®** company is not a proper bank by bringing services to our community, residents and business partners, that are **Bigger than a Bank.**

We live in interesting times where the instant gratification of social media is at odds with personalised services, however I continue to be heartened by the fact that our staff are able to deliver to our customers. You should start to see the new 'Be the Change' campaign sweep through the airways promoting the benefits of banking with your local **Community Bank®** company and I personally encourage all shareholders to be a part of this movement. It's our plan to gain leverage on the back of this campaign to make us more appealing to the elusive 18-34 year old market, whose social conscience appears to be a big driver, and this should create opportunities in the high growth areas of Yarabillba and Flagstone in a way that we have not seen before.

We continue to look for opportunities to tell our story and encourage you to take an active part in your local **Community Bank®** company.

Jocelyne Berry-Sheppard
Chairman

Logan Country Financial Services Limited Suite 1, 131-133 Albert Street, Logan Village QLD 4207 ABN 38 120 853 545

Directors: Jocelyne Berry-Sheppard (Chair), Paul Casbolt, Glenda Elgood, Gary Hastings, Margaret Whitfield.

Big Bendigo Benefits Package.

The Big Bendigo Benefits Package for shareholders has been designed specifically for our loyal shareholders and includes discounts and special offers across a wide range of products and services, including home loans, deposits and insurance to name a few. If you require further information, our friendly

staff at Logan Village **Community Bank®** Branch and Jimboomba branch will be happy to assist you. You can drop into either branch or you can call Branch Manager, Kerry Menck on 5546 3840.

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| 1 | 1.10% discount on the Residential Variable Rate for Bendigo Connect Variable Home Loans over \$500,000. | 9 | Up to 0.20% discount and no application fee on personal loans. |
| 2 | 1.00% discount on the Residential Variable Rate for Bendigo Connect Variable Home Loans over \$250,000. | 10 | \$59 annual fee on Bendigo Platinum Credit Card or 5% discount off Bendigo Ready Red standard interest rate. |
| 3 | 0.80% discount on the Residential Variable Rate for Bendigo Connect Variable Home Loans up to \$250,000. | 11 | Extra 0.25% pa interest on a 12 month term deposit with interest paid on maturity. Minimum deposit \$5,000. |
| 4 | 0.10% discount on fixed interest rates for home loans over \$250,000. | 12 | Obligation free first interview with a Bendigo Financial Planner. |
| 5 | 10% off house and contents or landlords insurance. | 13 | 50% discount on foreign exchange fees. |
| 6 | 7.5% discount on health insurance. | 14 | \$100 discount on equipment finance. |
| 7 | 20% off travel insurance. | 15 | 0.50%pa discount on the standard variable rate for margin lending. |
| 8 | 5% off motor vehicle, boat or caravan insurance. | | |

Offer only valid to shareholders of Logan Country Financial Services Limited until 31/12/17. Offers subject to terms and conditions. Fees and charges apply. All loans subject to the Bank's normal lending criteria. This document contains general advice only. Please consider your situation, the Product Disclosure Statements or Terms and Conditions (available at bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited (the Bank) ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (S54780) (362079_v1) (27/06/2017)

The following conditions apply to the products set out in the points numbered below.

Point 1-4

All home loans subject to the Bank's normal lending and eligibility criteria. 0.80%, 1.00% and 1.10% discounts apply on the Residential Variable Rate for Bendigo Connect Variable Home Loans. 0.10% discount applies to the Bank's Standard Fixed Interest Rate.

A complete list of accounts and transaction types eligible for full rebates is available in our Schedule of Fees, Charges and Transaction Rebates.

Point 5-8

Bendigo Home and Contents, Landlords, Car, Travel, Boat and Caravan Insurance are all issued by CGU Insurance Limited (ABN 27 004 478 371 AFSL 238291). Bendigo Health Cover is issued by Australian Unity Health Limited (ABN 13 078 722 568). Bendigo Bank is an alliance partner of Australian Unity for the distribution of health insurance products. Conditions, waiting periods, yearly limits and lifetime limits apply to all health covers. This brochure contains a general description of covers available and has been prepared without considering your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statements available from any branch or online at bendigobank.com.au. The Bank receives a commission based on a proportion of the product's premium and this forms part of your premium. The Bank and its related bodies corporate do not accept any liability for, or guarantee benefits in respect of this insurance. The Bank acts under its own Australian Financial Services Licence and under an agreement with the insurers. Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879).

Point 9

All personal loans subject to the Bank's normal lending and eligibility criteria. Terms, conditions, fees and charges apply.

Point 10

Terms and conditions available upon request. Fees and charges apply. Interest rates apply to purchases, cash advances and balance transfers. Lending criteria applies. Bendigo Bank Platinum Credit Card Insurances are underwritten by ACE

Insurance Limited (ABN 23 001 642 010, AFSL No. 239687) (ACE) and are subject to the terms, conditions and exclusions contained in the Bendigo Bank Platinum Credit Card Insurance Terms and Conditions (the Terms and Conditions) between Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879) (Bendigo) and ACE.

Point 11

Term deposit rates are subject to change. Terms, conditions, fees and charges apply. Available investment terms are set out in the Schedule of Interest Rates for Term Deposit Accounts.

Point 12

Financial planning services are delivered by Bendigo Financial Planning Limited (ABN 81 087 585 073 AFSL 237898) a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). Bendigo Financial Planning receives remuneration on the services it provides. You should consider your situation and read the relevant Product Disclosure Statements available from bendigowealth.com.au before making an investment decision.

Point 13

Foreign exchange products are issued by Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). This material contains general advice only. Please consider your situation and read the relevant Terms and Conditions available at bendigobank.com.au before making a decision.

Point 14

Equipment finance subject to the Bank's normal lending and eligibility criteria. Terms, conditions, fees and charges apply.

Point 15

Margin Loans are issued by Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118), as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). You should consider your situation and read the relevant Product Disclosure Statement and Product Guide available to download from www.leveraged.com.au before making an investment decision. To find out more contact Leveraged Equities on 1300 363 812.

Logan Village Music & Heritage Festival.

Logan Village **Community Bank**[®] Branch was very pleased to support the Logan Village Music & Heritage Festival held at the Logan Village Green on Sunday 10 September 2017. This is our fifth year as both a sponsor and an active participant in this community building event for Logan Village.

Our support follows on from our 2012 Logan Village Community Forum commitment to support the Logan Village 150 Years (since) Settlement Festival in September 2013. This Settlers Festival was so successful it became an annual music festival event to celebrate Logan Village's history and great community spirit.

As the only **Community Bank**[®] branch (in fact the only bank) in Logan Village, we take our responsibility to support our community seriously and we have local volunteer Directors actively involved with the Festival Committee, working with the LV Community Centre, LV Lions, LV Scouts, local schools and local musicians to pull the event together.

On the day, we had our **Community Bank**[®] marquee on the green with our staff and Directors actively involved in selling festival shirts and children's ride armbands for cash or card. As well, for two weeks before the Festival, we enabled the pre-purchase of discounted armbands at our two branches. This year, the weather was great and more than 3,000 adults and children enjoyed the many activities at the festival, including the opening ceremony with school choirs and the Logan Village Rockers performing on the Bandstand Stage.

A wide range of local musicians performed on the Truck and Bandstand Stages along with Country Music musicians on the Old School Stage. There were numerous Craft Stalls, Food Vans, Children's rides, a Climbing wall, Old MacDonalds Farm, SES/RFS and Jimboomba Heritage Car Club displays, the

Spinners and Weavers, Logan Marine Modelers and Logan Village Museum displays. Logan Village Craft Cottage ladies in period costume provided Devonshire Teas, LV Scouts and leaders ran the bar, while LV Lions provided the BBQ. It was a great day for everyone involved.



Relay For Life.

We were proud sponsors of Relay for Life Jimboomba for another year. A great sense of community surrounds this event as people rally to raise vital funds for Cancer Council Queensland to find a cure for cancer. Into its 11th year, this event has raised over a \$1 million making it one of the state's most successful relay events. Together we will find a cure! Relay, relay, relay, oi, oi, oi!!



See the
change your
banking can
make.

You need a bank you can trust to give you the products and services you need.

We need you to help us make a difference.

At Bendigo Bank, our customers create change every day. A change for good. A change for the better.

Drop into your nearest branch at 133-145 Brisbane Street, Jimboomba or phone 5548 7220 or 125 Wharf Street, Logan Village or phone 5546 3840 and see the change your banking can make.



 **Bendigo Bank**

Logan Village **Community Bank**[®] Branch and Jimboomba branch



*Mozo People's Choice Award Winner 2017 for Highly Trusted, Excellent Customer Service, Staff Friendliness and Most Recommended bank. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. A265317-4 (373065_v1) (6/10/2017)

bendigobank.com.au/bethechange



Branch Manager's report.



Are you aware that we have two full service branches in our community, Logan Village and Jimboomba? Logan Village **Community Bank**[®] Branch is open Monday – Friday 9.00am – 5.00pm, Saturday 9.00am – 12 noon and Jimboomba branch is open Monday – Friday 9.00am – 4.00pm. Both branches have convenient parking and staff who can assist you with a vast

array of services from personal bank accounts, insurances, loans and credit cards and business products as well.*

We have contributed over \$400,000 into the local community to various community organisations in the past 11 years and this is achieved thanks to the banking support of our customers as a portion of the profits generated from banking business, is redirected back to the community. And with the Big Bendigo Benefits Package available, now is the time to consider your banking options. You can find more information on the package in this newsletter.

Have you seen our new 'Be the Change' advertising on social media, at the cinemas or in the branches? There are some fantastic real stories explaining how you can help assist your community by just doing your banking with a **Community Bank**[®] branch. We are asking our shareholders and customers to assist us in sharing our story to encourage others to do the same.

Please feel free to drop in and visit one of our branches to see how we may be able to assist you or your family members with your banking needs. Or call Logan Village on 5546 3840 or Jimboomba on 5548 7220.

Kerry Menck
Branch Manager

* 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 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.

Community Funding Round Two.

Following a successful inaugural Community Funding Program earlier this year, the Board continued with the offer of Round Two in August where community organisations were invited to submit an application for community funding projects of up to \$2,000. All applications were reviewed by the Community Engagement Committee and we are pleased to announce the successful recipients.

- Logan Village Music & Heritage Festival
- Flagstone Phoenix Brothers Rugby League
- Logan Village Lions Club
- Jimboomba Cricket Club
- Jimboomba Redbacks AFL Club

We look forward to continually providing this opportunity to assist local community groups as well as gaining business development opportunities for our branches to allow us to continue to support our wonderful community.



Logan Village Community Bank[®] Branch and Jimboomba branch

Logan Village Shop 2, Wharf Street Centre, Logan Village Phone: 5546 3840 Website: www.bendigobank.com.au/logan-village
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Jimboomba branch Shop 16A, Jimboomba Convenience Centre, 133-145 Brisbane Road, Jimboomba Phone: 5548 7220
Opening hours: Monday to Friday 9.00am – 4.00pm

www.facebook.com/LoganVillageBranch twitter.com/bendigobank



www.bendigobank.com.au

