



Branch Manager update.



I'd like to say a huge thanks to the entire Logan Country community for making me feel so welcome, it's been an exciting and busy time over the past few months. One highlight has been the successful opening of our new Banking Service Centre in Jimboomba (right next door to our agency at Quintessential Dental). It's great to know that we can now offer two convenient locations for you to do all your banking – Logan Village and Jimboomba.

You can continue to do all your cash banking transactions at our agency and our team at the Banking Service Centre are there along with Bendigo Bank's banking specialists to assist you with all your other banking needs, including business banking, home loans and investment accounts.

Our goal is to turn the Banking Service Centre into a branch within 12-18 months and with the great support we've currently received, we're well on track to achieve this goal.

Bendigo Bank is well known for their community contributions and it's something we're very proud of. On a local level Logan Country **Community Bank**[®] Branch has provided over \$250,000 to our community and this has been made possible thanks to our customers. With our expansion plans, it's exciting to think of what we might be able to achieve in the future.

As well as our support for community, we're also receiving acknowledgments for our great banking – Did you know, Bendigo Bank has won the Roy Morgan, Customer Satisfaction Award for Business Bank of the Year, three years in a row?

To us that message is just as important as our community contributions. We love the support we're able to offer our community through sponsorships and donations but it's also really important that we're getting the message out there of just how big our network is and what great products and services we have to offer.

The team at the branch have certainly been working on this and were rewarded with winning the prestigious 'Branch of the Year Award' for our region. Congratulations to all the team including Lesley, Kerrie, Donna and Sharon on your tremendous efforts, we also won awards for Insurance, Loans Growth and Outstanding Contribution (Donna Harman). Great achievements.

I'd like to welcome our newest member to the team Alyssa Judd, who recently joined us as a Customer Service Officer, she's also a local with extensive experience with Bendigo Bank and we're so lucky to have her with us; make sure you say hi, next time you're in.

I'd also like to thank the Board of Directors and our Corporate Manager, Shaelene Hancock for your support, it's been very welcoming working with you as a team and I'm looking forward to our future expansion and growth.

Kerry Menck
Branch Manager

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

Directors: Paul Casbolt (Chairman), Rick Rozenblatt, Warren Rosen, Gary Hastings, Laurie Koranski, Stacey McIntosh, Tery Hurst, Glenda Elgood, Romayne Farrer, Shaelene Hancock (Company Secretary, Non Director).

Award winning team.

Congratulations to all the team on winning the regional 'Branch of the Year Award', including winning awards for Insurance, Loans Growth and Outstanding Contribution (Donna Harman). Maree Slingsby (Chair) along with Shaelene Hancock (Corporate Manager) attended the awards evening with the team from the branch. This outstanding achievement has been the result of hard work and commitment from all involved. Well done and congratulations on such an outstanding effort.

Pictured above are: Shaelene Hancock (Corporate Manager), Kerry Menck (Branch Manager), Kerrie, Lesley, Sharon, Donna, Mark Lally (Regional Manager) and Maree Slingsby (former Chairman) at the awards evening.

Christmas trading hours.

Our branch in Logan Village will be closed on the following public holidays:

25 and 26 December 2014 and 1 January 2015.

Our agency and Banking Service Centre will be closed from 22 December 2014 until 2 January 2015 (however all your banking transactions can be completed in Logan Village except for the above dates).

Chairman's report.



Firstly, as the new Chairman of Logan Country Financial Services Limited, I'd like to acknowledge and thank our outgoing Chairman, Maree Slingsby for all her hard work, commitment and countless volunteer hours as a Director and Chairman of the Board. I know I have impressive shoes to fill. However with the team we have, all working together for the success of the company and ultimately the community, I know we can achieve great things. As Bendigo Bank says in its new advertising campaign, it's just another reason why we are **Bigger than a bank**.

I've been a Director on the Board since 2012. I'm a shareholder and I've been an active member of our community for a number of years. I am a big believer in the **Community Bank®** model and look forward to continuing the great work my predecessors have achieved. I'd also like to thank my fellow Directors and the team at the branch for their support, including Branch Manager, Kerry Menck and our Corporate Manager, Shaelene Hancock.

To our shareholders, I thank you. Without your shared vision and support we would not exist as a **Community Bank®** branch. We've listened to your feedback in regards to wanting better communication and dividend payments as well as assisting with selling available shares. As a Board we have to ensure that we consider all factors that affect our company, including income growth, expansion costs, investment in our staff, community contributions and importantly looking after our shareholders.

As you may be aware, all our Directors are volunteers who give up their time to contribute to the development of our community. Consequently we're very proud of what our company has achieved and we're excited about what the future holds. In addition to these contributions in time and effort, across Australia the **Community Bank®** network has contributed more than \$125 million back to local communities. Some of the projects **Community Bank®** branches have worked on are inspiring. We want to also be one of those outstanding success stories and we believe we're well on our way to achieving this.

However we also need your support. As shareholders you had the faith in the beginning to invest in our **Community Bank®** branch, well now we need you to also think about your banking choices. Even simple decisions like choosing to deposit your dividend payment into a Bendigo Bank account. Did you know that our branch also provides insurance options and we have banking specialists including Business bankers to meet and assist with your financial needs, with all the products you'd expect from any large bank including home loans, credit cards and investment accounts?

I encourage you to contact Kerry Menck, our Branch Manager, who along with her team have extensive banking experience and are here in our community to assist you.

I also look forward to providing updates on the progress of your **Community Bank®** company in future correspondence as well as meeting with you at our events during the year ahead.

Paul Casbolt
Chairman

Logan Country Chamber of Commerce.

We've once again come onboard as Corporate Members of the Logan Country Chamber of Commerce. If you have a local business or interest in what's happening in your local community, keep an eye out for upcoming events on their website: www.logancountrychamber.com.au



Above: Stacey McIntosh (Director), Kelly Cousins (President, LCCC), Kerry Menck (Branch Manager), Doreen Gagel (Devon Pixies) at a recent Chamber event.

Corporate Manager.



As Paul mentioned in his report, we've listened to the feedback provided by our shareholders in relation to improved communication and have introduced Facebook as another means of connecting to our community. I'd ask you to 'like'

our page – www.facebook.com/LoganCountryBranch (if you need a hand, just pop in and ask the team at the branch, they're very tech savvy!).

This is our second newsletter for 2014 and next year we'll be increasing this to three - it's just another way we want to improve our communication with our shareholders. We have a website that has up to date information on the company, including information on Investor Relations and shares for sale and I strongly encourage you to visit the site from time to time. www.bendigobank.com.au/logan-country

We've written to our shareholders providing company updates as they've occurred throughout the year and also extended invitations to attend the Business in Focus event we hosted with the Logan Country Chamber of Commerce at their July meeting. Following the success of our shareholder function in 2013 we again welcomed our shareholders to the official opening of our Banking Service Centre. The encouraging feedback was great to receive and we hope to see you at our AGM on 27 November 2014 (at Logan Village RSL for 6.00pm start) and upcoming events in 2015.

Part of my role as Corporate Manager is to oversee the administration of the company including shareholder queries, if you have any questions or feedback you'd like to provide, please don't hesitate to contact me on 0499 994 522.

Shaelene Hancock
Corporate Manager / Company Secretary

Our Board.

Our Board of Directors is made up of local community members who all have a drive and passion for the successful running of our **Community Bank®** branch. Our Directors are not paid and they volunteer their hours in the management of the company and also at community events to support and grow the business. It's thanks to their commitment that we can truly say our **Community Bank®** branch feeds into the prosperity of the community and not from it.

A big thanks to our Directors (past and present).

Our current Board consists of:

- Paul Casbolt (Chairman)
- Romayne Farrer
- Tery Hurst
- Stacey McIntosh
- Rick Rozenblatt
- Glenda Elgood
- Gary Hastings
- Laurie Koranski
- Warren Rosen
- Shaelene Hancock (Company Secretary – non-Director)

We would also like to thank the following non-Directors who sit on our Community Engagement subcommittees:

- Kris McKiernan
- Sabine Sydenham.

Supporting community.

Community Morning Tea and Bake Off.

Thanks to everyone who came along and supported our Community Morning Tea and Bake off in July. We had nearly 100 community members attending and together we raised over \$800 for the Starlight Foundation. A big thank you to Family Favourites Bakery in Logan Village for donating 400 cupcakes for the event. Also thank you to the Lions Club and Logan Village Social Garden Club for your support of the event and our local community is greatly appreciated.



Clockwise from top left: Kerry Menck, Di Dixon, Ada Banks and Kim Stockham representing Jimboomba Relay for Life; Our Chairman Paul Casbolt and Laurie Koranski were up to mischief at the Community morning tea, thanks Councillor Phil Pidgeon for being a good sport and getting 'pied' in the name of Community spirit; Some of the entries in our bake off competition; Our Director and MC for the event Laurie Koranski along with Michael Pucci MP and Councillor Phil Pidgeon.

Logan Village Music & Heritage Festival 2014.

What an overwhelming success our first Logan Village Music & Heritage Festival turned out to be. With over 3,000 people attending the event, the Village Green was filled with music, entertainment, good food, community spirit, bush poets, market stalls, boat races (on land) and much more. Congratulations to the organising committee which consisted of members from our team including Lesley Wood, Paul Casbolt and Shaelene Hancock. It looks like this is going to be an annual event for Logan Village and we're very proud to be associated with such a fantastic community organisation.



Clockwise from top left: Our Directors Stacey, Romy and Glenda helping out at the information and ticket sales stall; Our very own Lesley with husband Mick performing on the day; Some of the crowd enjoying the music at the festival; Some Bendigo kids with a real 'kid'.

Jimboomba Relay for Life 2014.

We were once again HOPE sponsors of the Jimboomba Relay for Life this year and entered three teams in partnership with the Jimboomba Little Athletics into Relay. Congratulations to the committee and everyone who was involved with the event – it's an organisation we love supporting, as like so many in our community all our Directors and staff have also had someone close who's been affected by Cancer. We live in the hope that one day, together we will beat this terrible disease.

If you've never been to a Relay event before, make sure you come along next year to support the event, it's an experience you'll never forget.



Above: Some of our team members at this year's event.

Right: Angie and Alex supporting Relay and Bendigo Bank.

Far right: Kerry and Paul at the Relay celebrating Relay.



Upcoming events.

18 November 2014 – House with No Steps (Sensory Garden Launch)

23 November 2014 – Domestic Violence Awareness Community Event

27 November 2014 – Logan Country Financial Services Limited AGM

30 November 2014 – Jimboomba Athletics Track & Field Carnival



Shareholder details.

Are you a shareholder and changed your contact details, phone or email address recently? Please let Shaelene know any changes and we'll update our shareholder register so you don't miss out on any company news.

To reduce printing costs we are now emailing copies of our newsletter and annual report to shareholders, if you would also like to receive information electronically rather than hard copies, again just let us know via logancountrycb@gmail.com.

Shares available for purchase.

We currently have some shares available for purchase, if you have a family member or know of someone who has a connection to our local community that would like to invest in a company that supports and contributes to it's community, why not give our Company Secretary, Shaelene a call on 0499 994 522 or email logancountrycb@gmail.com

Banking Service Centre official opening.

What a night of celebration for the opening of our Banking Service Centre in Jimboomba. Our Mayor Pam Parker attended to officially open the Centre for us, along with members of our community, local businesses, shareholders and Bendigo representatives.

Mayor Pam Parker's speech was very inspiring and we're grateful for her support. It was also great to see so many of our Bendigo representatives attending on the night including our State Manager, Noel Jessup, Community Strengthening Manager, Kate Wakeling and Regional Manager, Mark Lally along with our Business Bankers and Financial Planners.

The evening provided the perfect opportunity to share with everyone our expansion plans for the Company and our successes to date. We also announced Maree Slingsby's retirement as Chairman and welcomed our incoming Chairman, Paul Casbolt along with introducing Kerry Menck to more members of our community.

Make sure you pop in and visit the Banking Service Centre which is situated right next door to our agency at Quintessential Dental in Jimboomba, we're open Monday to Friday 9.00am – 4.00pm.



Clockwise from above: Our former Treasurer Ian Newman along with gorgeous Anna at the opening; Shareholders and local community members Allan and Jane Pettigrew; Donna, Sharon, Lesley, Piggy, Kerry, Kerrie on opening night; Shaelene Hancock, Maree Slingsby, Laurie Koranski, Mayor Pam Parker, Paul Casbolt getting ready to cut the ribbon; Laurie Koranski, Stacey McIntosh, Paul Casbolt, Shaelene Hancock, Romy Farrer, Glenda Elgood, Robyn and Rick Rozenblatt attending at the opening of the Banking Service Centre.



Banking Service Centre and Agency update.

Our Banking Service Centre is now open in Jimboomba the same hours as the agency, Monday to Friday 9.00am – 4.00pm. Whilst all cash transactions will still take place at the agency our friendly team will be available to assist you with any other banking queries, including home loans, insurances, business banking, financial planning and much more.

We also have two convenient locations for our Bendigo Bank ATMs – at Quintessential Dental Agency and our branch in Wharf Street, Logan Village.

Some of the services the team from our branch and Bendigo's banking specialists are here to assist you with, include:

- Personal and business accounts
- Term deposits and managed funds
- Home and investment loans
- Personal loans and credit cards
- Business Banking and loans
- Merchant ETFFPOS Facilities
- Trade and Debtor Finance
- Insurance
- Financial Planning and Wealth
- Superannuation
- Self-managed super fund accounts and loans
- Community Sector Banking.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008.

Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. 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.

Logan Country Community Bank® Branch

Shop 2, 125 Wharf Street Centre, Logan Village Phone: 5546 3840

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/logan-country www.facebook.com/LoganCountryBranch twitter.com/bendigobank

Banking Service Centre and Agency: Quintessential Dental

Jimboomba Convenience Centre, 133-145 Brisbane Street, Jimboomba Phone: 5548 7220

Opening hours: Monday to Friday 9.00am – 4.00pm



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