



From the Chairman.



It is with great pleasure that I provide my first newsletter report to shareholders and our community. As you may be aware, I became Chairman of our Board last November taking over from David Waddell. David is still a member of our Board and I am appreciative of his ongoing advice and mentorship. During his term as Chairman, David worked diligently for the Halls Head **Community Bank**[®] Branch and our community and I sincerely thank him

on behalf of all our Board members for his great work. I look forward to continuing success for the **Community Bank**[®] branch during my term.

Bendigo Bank's new campaign "Bigger than a bank" has just been launched. With a strong focus on telling our story, this is an exciting new stage for our **Community Bank**[®] branch. Many people in our community know about Halls Head **Community Bank**[®] Branch's investment in community projects and the strong partnerships developed with local organisations over the past 12 years.

But our story is much bigger than that. **Community Bank**[®] branch is not only a real bank, we are a competitive, full-service bank, which values our community and strives to give back real and tangible benefits to local projects and initiatives. We do make a difference.

Our Board is comprised of people from varied backgrounds who volunteer their time freely to ensure that our branch is successful for customers and shareholders, as well as achieving the best returns on the funds invested back into the community.

A share of the profits from our branch is used to support local organisations to make a real difference to our community. Halls Head **Community Bank**[®] Branch has made over 90 grants to worthy community groups. In addition the Board has hosted state and national **Community Bank**[®] conferences which have generated a positive financial benefit for the community. The effect of hosting the events and provision of the grants has been estimated at just over \$2 million. By banking with us, you not only have access to a full suite of competitive banking and insurance products, you are also contributing to local community projects.

Simply visit the branch and meet any of our friendly staff who will help to look after your banking needs.

I would like to personally thank my fellow Directors, our Branch Manager Cameron Sudweeks and his staff and, most importantly, you – our customers – who make everything we do possible.

Noel Herbert
Chairman

From the Branch Manager.

Almost eight months has flown by since reinvigorating my career with Halls Head **Community Bank**[®] Branch. I am proud to work for a company that gives so much back to the local Mandurah community, and one that consistently receives industry praise for products and services offered in the banking space.

Bendigo Bank has won the Roy Morgan Research Customer Satisfaction award for Business Bank of the Year for 2013. This is quite an achievement in a very competitive market. It's even better when you know that we have won this award in both 2011 and 2012.

When you bank at Halls Head **Community Bank**[®] Branch, you can be guaranteed industry leading service, a complete range of financial products and services, and access to a range of specialists. Add to this the knowledge that the profits generated at your local branch are directed to local community initiatives, and you have a recipe for success. Our clients can rightly say that they contribute to a successful community, while having their financial needs met by a professional, service-orientated organisation.

How much we can contribute to the local community is directly dependent on the level of support we receive from the community. You can make a difference to the place you live by doing nothing more than banking with Halls Head **Community Bank**[®] Branch.

I am really looking forward to the new exciting chapter in Bendigo Bank's journey with the launch of **Bigger than a bank** in May. We will be getting our message across with an excellent advertising campaign. You can see the fruits of our labour on Masterchef. Don't miss it!

I would like to thank our Board of Directors for their tireless, voluntary work in helping to drive our business. Thanks also to my wonderful staff, who make such a difference to our customers every day.

If you are reading this and you are not already a customer, or don't do all of your banking with us, come in to our branch at the Halls Head Shopping Centre. We can discuss your needs and show you the great service we offer. My staff and I look forward to helping you, and if you have any suggestions on how we can further assist our community, please let me know.

Cameron Sudweeks
Branch Manager

New “community” boat put to good use.

Mandurah Offshore Fishing and Sailing Club has raised more than \$122,000 to purchase a new Support Boat, thanks to its major contributors Halls Head **Community Bank**® Branch and Alcoa Australia Pinjarra Refinery. The new boat will cater for the growing club and the community activities it undertakes.

The Mandurah Offshore Fishing and Sailing Club was delighted by the funds raised, which well exceeded the target of \$100,000. Halls Head **Community Bank**® Branch played a significant role in achieving this by providing \$50,000 in sponsorship. Alcoa Pinjarra donated \$10,000. The remainder was donated by club members and local businesses.

Halls Head **Community Bank**® Company Director of Marketing Leonie Hansen said the company was happy to support such a good cause.



“We know this new Support Boat will not only benefit the Club, but the wider community as well,” she said.

The boat plays an important part in the Club's core activities including fishing, sailing and boating. It has been adapted for wheelchair access and is available to support programs like Fishers with Disabilities and Rotary's Sail into Life. The boat will also be used to take out children living with cancer at the annual MOFSC Camp Quality Day. It will also be used at City of Mandurah community events such as the Blessing of the Fleet, the Australia Day Flotilla, and at CrabFest.



Mandurah Community Financial Services Ltd PO Box 555, Mandurah WA 6210 ABN 56 098 081 308 **Directors:** Noel Herbert, Andrew Brown, Leonie Hansen, Ian Ilesley, Liz Storr, David Waddell.

Halls Head Community Bank® Branch

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School partnership more than just banking.

Building financial literacy in our community is a key focus of the Halls Head **Community Bank**® Branch's community sponsorship program.

Assisting young people and their families to understand the importance of saving and budgeting and providing them with the knowledge and tools to do this are the objectives of a new partnership with Dudley Park Primary School.

Halls Head **Community Bank**® Branch and the school are working together to run a student banking program and provide support for other initiatives to assist students to make the most of school time both in and out of the classroom.

In March, our student banking program was launched at the school, along with a banking-inspired colouring-in competition and prizes for some of the best entries.

Customer Relationship Officer, Sharon Hooper, co-ordinated the event and was delighted with the response.

“We had many parents and caregivers enquiring about student banking, with more than 50 new accounts registered on the day,” Sharon said.

School Principal Aaron Thomas explained how many of the students in his school come from disadvantaged families and must overcome many hurdles to participate fully in the school curriculum and afford some of the basic equipment they need.

“We work with the concept of mutual exchange, where everyone has something to contribute to the school community and student learning,” Mr Thomas said.

“Our partnership with Halls Head **Community Bank**® Branch is helping us to enhance our support programs for students in our school.”

In July, the school's P&C will be hosting an important forum to bring together community service and government agencies working in and around the school. The session will present the renowned ‘Bridges Out of Poverty’ framework to help to improve the awareness and understanding of the challenges facing many local families.

Halls Head **Community Bank**® Branch is delighted to be a key partner in these programs at Dudley Park Primary School.



Your privacy.

On 12 March 2014, changes to the Privacy Act resulted in an update to our Shareholder Privacy Policy. The new version can be viewed on the Investor Relations section of our web page www.bendigobank.com.au/public/community/our-branches/halls-head/investor-relations



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