



commUnity snapshot

Halls Head
Community Bank® Branch



Celebrating 10 years

The Bank celebrated its 10th anniversary with a function at the branch with birthday cake, face painting and gifts. Sponsorship recipients, Pulse Youth Performance Group, entertained shoppers and the Lions Club assisted in serving a sausage sizzle. An earlier function was held at the Bendigo Bank Stadium with corporate guests including the Mayor of the City of Mandurah who spoke in appreciation of the Halls Head **Community Bank®** Branch's contribution to the community.

Message from the Branch Manager

10 Years on... what a journey!

In April 2012 we marked 10 successful years with a business portfolio as at 30 June 2012 of \$155 million and 7,700 customers.

Over the past 10 years Halls Head **Community Bank®** Branch has established a solid local reputation with a loyal customer base with strong support from our partner Bendigo and Adelaide Bank. The "people power" of the **Community Bank®** network is truly amazing with many wonderful people contributing to our organisation over our ten years.

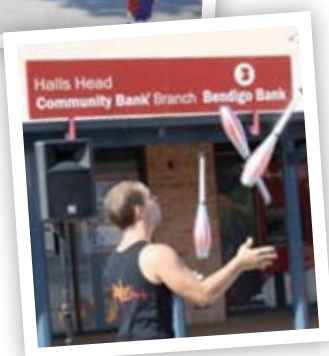
Thank you once again to our many stakeholders and partners who support Halls Head **Community Bank®** Branch and who share our passion for this community. When I accepted the role of Branch Manager in 2002 I'm not sure that I expected to still be in the position 10 years later, given the changing nature of the banking industry at that time. It certainly has been an interesting journey which I have enjoyed because of the people I have had the privilege to work with and friendships made.

We look forward to seeing you in our branch and in assisting you to meet your future banking and financial goals.

David Williams
Branch Manager



Above: Branch Manager David Williams and pal Piggy at the party when Pulse performers entertained.



Mandurah Community Financial Services Ltd

PO Box 555, Mandurah WA 6210

ABN 56 098 081 308

Directors: David Waddell (Chairman), Colin Frizzell (Deputy Chairman), Andrew Brown, Leonie Hansen, Noel Herbert, Ian Ilsey.

Our current branch staff members are:

Senior staff

David Williams – Branch Manager

Susan – Customer Relationship Manager (Branch)

Donna – Customer Relationship Manager (Lending)

Jade – Customer relationship Officer

Customer Service Officers

Ebony, Kelly, Mellissa, Kelly, Jessica

Message from the Chairman

Halls Head **Community Bank**[®] Branch celebrated 10 successful years in business in April 2012. The establishment of the **Community Bank**[®] branch was the result of many months of detailed planning led by the inaugural Chairman, Allan Raynor, and dedicated local citizens who joined the Board of Directors.

In its 10 years of operations, the **Community Bank**[®] branch has gone from strength to strength. David Williams and his efficient staff have nurtured the growth of the **Community Bank**[®] branch to its sound position today.

Over this period the Directors have ensured that the **Community Bank**[®] branch has kept to its charter of supporting our community as well as ensuring the banking and financial side of the business is well managed. We intend to continue to grow the business, to pay dividends to our shareholders and provide even greater support of community initiatives.

I thank the Board, staff and the Halls Head community for their continued strong support of our **Community Bank**[®] branch.

David J Waddell
Chairman

Peel Mobile Health Service Facility

The branch was happy to be one of the sponsors of the Peel Health Foundation's initiative with the South Metropolitan Area Health Service and GP Down South to assist a broad section of the community within the wider and more remote Peel area. Keys for the new mobile facility were handed over in September.



Above: Chair David Waddell and Director Leonie Hansen at the launch of the Mobile Health Facility.

\$10 million milestone

In August this year, Bendigo and Adelaide Bank's **Community Bank**[®] network in Western Australia reached a significant milestone, returning more than \$10 million in banking profits to the communities in which these unique companies operate.

The **Community Bank**[®] model was first launched in WA in 1999 in partnership with the people from the small farming town of Kulin. Today there are 42 **Community Bank**[®] branches with the people of Busselton celebrating the latest branch opening in May 2013.



WA **Community Bank**[®] branch representatives and State Manager, David Boromeo.

Peel Thunder sponsorship initiative continues

Halls Head **Community Bank**[®] Branch and Bendigo and Adelaide Bank are pleased to announce their continued support and partnership with the Peel Thunder Football Club.

The significant initiative to take the opportunity of securing naming rights for the development of the Bendigo Bank Stadium in 2009 has proved to be a very positive decision. The contribution of \$150,000 over a three year period has assisted in providing opportunities for young people from the Peel Region to develop a range of skills and help build a stronger community.

Peel Thunder is a leading, respected and viable community sporting club that has grown from strength to strength continually setting the benchmark in sporting club management. The Club's slogan – 'Peel Thunder Building a Stronger Community' – has a strong correlation between Bendigo Bank and Peel Thunder with a Community focus held by all parties.

The exposure for Halls Head **Community Bank**[®] Branch through radio, television, print media and via attendees at games has greatly increased the branch's profile. The new three year sponsorship of Peel Thunder commenced on 1 October 2012.



Staff profile

Name: Jade Kelly

Title: Customer Relationship Officer

Family: I moved from NSW six years ago and now live in Silver Sands with boyfriend Nigel and dog named Fish.



How long have you worked at the

Branch: I have worked for Bendigo Bank for four years – one year at Halls Head and three years previously at the Pinjarra Branch.

Years in Banking: Four years.

Previous Jobs: Service Advisor with Toyota and in Hospitality for many years.

What do you enjoy most about the Halls Head Community Bank[®] Branch? At the branch we have a great mix of staff who work exceptionally well with each other. We have plenty of laughs. We have fantastic customers who help make it a pleasure to come to work.

Hobbies: I like reading, camping and spending time down the beach with my dog.

Favourite sporting teams: I have just been introduced to AFL this year and decided I have to go for GWS (I like the underdog) and Newcastle Knights (I come from Newcastle).

Favourite Places Visited: My favourite place is Coral Bay, WA. A close second would be Fiji.

Other Interesting stuff: My favourite movie of all time is The Wizard of Oz. I love to go out for dinner and having BBQs with my neighbours. I like to read, draw and play with my dog on the weekends. My ultimate goal is to complete The Great North Walk, an old convict trail between Sydney and Newcastle which is 250km over 10 days.

BIG
Halls Head
home loan
DEALS

**We're ready to
tailor a home loan
package for you**

 **Bendigo
Bank**
banking

Halls Head **Community Bank**[®] Branch is doing deals on home loans – and it's all about getting you a better deal.

Right now you can save 0.7%pa off the Bendigo's standard variable home loan rate when you borrow more than \$250,000, or 0.5%pa if you borrow less. And with a home loan package you'll get even better value, reduced fees and added flexibility.

Drop into your nearest branch at Halls Head Shopping Centre, Cnr Peelwood & Glencoe Pde, Halls Head or phone 9586 1399 to find out more.

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S41790C (166208_v1) (28/09/2012)

Community contributions



Above: City of Mandurah Mayor Paddi Creevey, Branch Manager David Williams, Chair David Waddell and State Manager, David Boromeo at the tenth birthday corporate function.

Mandurah Community Financial Services Limited on behalf of Halls Head **Community Bank®** Branch receives a significant number of sponsorship requests from a wide variety of community groups. These requests range from assistance with marketing and promotion, prizes for a raffle or fundraising events and the purchase of equipment to significant financial support for a major project, activity or event.

Our sponsorship funds are offered on a competitive basis to those organisations whose focus is to add tangible benefits to the local community within the City of Mandurah area.

We are accountable to our shareholders, who have invested in the Halls Head **Community Bank®** Branch and share their profits with the community, as well as our customers who support our branch.

Our funding pool is limited and requests for sponsorship always exceed our available funds, so applications are considered on their value to;

- Offer tangible, positive benefits to the wider Mandurah region's community
- The applicant's community group
- Demonstration of achievable objectives

This means that sometimes a sponsorship application may not be funded or may only be partially funded.

The past 12 months has seen a number of financial contributions go to very worthy community groups. Some recipients have included;

- Peel Health Foundation's Peel Mobile Health Service
- Mandurah Performing Arts Centre – Mandjar Art Awards
- South Mandurah Tennis Club – Junior Tournament
- Falcon Seniors Group
- John Tonkin College
- Peel Thunder and other Sporting Groups

and many more!



Watch the **Community Bank®** story at www.bendigobank.com.au/snapshots

U can find our branch at...

Halls Head – Shop 7, Corner Peelwood and Glencoe Parades, Halls Head WA 6210

Phone: 9586 1399 Website: www.bendigobank.com.au/halls_head

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

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0498 (10/12)

Halls Head **Community Bank®** Branch

Fair's fair when it comes to credit cards

It's not a new thing – it's simply how we've always done things.

Drop into your nearest branch at Halls Head Shopping Centre, Halls Head or phone 9586 1399 to compare fair.

Lending and credit assessment criteria applies. Terms, conditions, fees and charges apply. Full details available on request. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. CC12 (168307_v1) (19/10/2012)



Changes to the Board

Richard Percy and Graeme Wheildon resigned from the Board during the year. The Company is grateful for their expertise and contribution during their tenure as Directors. Both have indicated their willingness to assist the Board in the future which is much appreciated.

THE 'I WANT' PERSONAL LOAN

The 'I Want' Personal Loan from Bendigo Bank is loaded with benefits and tailored to suit your needs.

Applying is fast, simple and no fuss.

Drop into your nearest branch at Halls Head Shopping Centre, Halls Head or phone 9586 1399.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. PL8 (168305_v1) (19/10/2012)

