



## Community Investment Program.

Our annual Community Investment Program (CIP) will launch in August with applications to be received by end of September. Successful community groups will receive their agreements at our Annual General Meeting on Wednesday 11 November 2015.

The Board have approved an increase in referral fees to community groups up to a maximum of \$400 per successful loan application. We have paid out over \$3,700 in Referral fees in the past 12 months and urge you to make sure that your members mention their connection to our staff to ensure your community group receives the Referral fee you are entitled to receive.

For further details on CIPs and Referral fees contact your Community Engagement staff member.

**Olivia McGannon,**  
Chairman Marketing and Communications Committee

## Staff update.

We recently farewellled Margaret Nahon, who, after 12 years at Ringwood East **Community Bank**<sup>®</sup> Branch has moved from banking into the education sector. Margaret, as well as Ray Tonisson who recently retired, were part of the original five staff members that opened the doors at Ringwood East **Community Bank**<sup>®</sup> Branch in 2003. Sharon O'Neill, Tracey Harward and Michelle McLennan remain as the original team members.

We now welcome Jade Mainwaring (pictured) as our new Customer Service Officer (CSO) at Ringwood East **Community Bank**<sup>®</sup> Branch. As a local with a background in insurance and a desire to be involved in community banking, we welcome Jade to the team and ask you make yourself known to her the next time you call into Ringwood East **Community Bank**<sup>®</sup> Branch.



**Chris Monaghan,**  
Chairman HR Committee

## Business Bank of the Year. Four years running.

At Ringwood East and Heathmont **Community Bank**<sup>®</sup> branches we make it our business to make your business better. It's why we've been awarded Business Bank of the Year by Roy Morgan for the fourth year in a row.

Drop into your nearest branch at 62 Railway Avenue, Ringwood East - 9870 3655 or 143 Canterbury Road, Heathmont - 9870 6654 to find out more.

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Ringwood East and Heathmont **Community Bank**<sup>®</sup> branches

## Ringwood East Community Bank® Branch Manager's report.

Well what a busy time we have been having at Ringwood East **Community Bank®** Branch. Since the last newsletter some major changes have taken place with Ray and Margaret starting new chapters in their lives. But never fear the team will still look after all of your financial needs and goals so please contact us on the details below.

The team has been busy out and about in the community with many visits and assistance to community groups. Some highlights have been Tony and Sheree presenting the Frank Glenn and Phil Mason shield to South Croydon Football club after their draw with East Ringwood Football club. Colin attended a very moving ceremony at Ringwood Lake put on by Rotary for schools in Maroondah for ANZAC day. The event was attended by close to 750 students along with dignitaries and special guests.

Sheree attended the jumper presentation for the Ringwood Spiders all ability football club and said what a joy it is to see the players faces as they were presented with their jumper for the season ahead. It is also really pleasing to have letters of appreciation for the community grants we give out each year, it is great to know that great use is being made of the funds we provide.

On the business side we have home loan rates that just keep getting lower and lower. We have great pricing on all types of insurance and we have Anne Hoare who is a very experienced Financial Planner who can help with all your planning needs.

**Colin Sharpe,**  
**Ringwood East Branch Manager**

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. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 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](http://bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

## Heathmont Community Bank® Branch Manager's report.

On Sunday 29 April we were proud to participate in the inaugural Superhero fun run for Autism hosted by Irabina Autism Services at the Botanic Gardens in Melbourne.



I was pleased to help initiate an awareness campaign across all Bendigo Bank branches in Victoria where merchandise was sold and donations received for the months of March and April. The total figure raised in the branches was \$6,942.16. These funds



contributed to the \$60,000 raised for autism awareness, advocacy and social skills programs and activities for people with autism. CEO Debra Goldfinch says "Thank you for your great efforts. Irabina Autism Services works to support and develop children and adolescents with autism and of course their families. It was a tremendous effort to raise awareness of autism during April – World Autism Awareness Month but we should remember that it doesn't stop here... we need to continue to advocate and raise awareness to support families throughout the whole year."

**Gary Johnson,**  
**Heathmont Branch Manager**



Pictured in the centre with Super Hero Cape, Gary Johnson who completed the run in personal best time. Photo courtesy Larissa Hill Photography.

## A personal loan to get you there quicker.

Loaded with benefits and tailored to suit your needs, a personal loan from Ringwood East and Heathmont **Community Bank®** branches may be just what you need to make your big ideas a reality.

Applying is fast, simple and no fuss.

**Drop into your nearest branch at 62 Railway Avenue, Ringwood East - 9870 3655 or 143 Canterbury Road, Heathmont - 9870 6654 to find out more.**

 **Bendigo Bank**  
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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. S48906-6 (260074\_v1) (9/07/2015)





## Support for gym.

Colin Sharpe and Tony Taccone presenting a \$400 referral fee cheque to MVC Boxing who are located in Rielly Street, Ringwood next to Jubilee oval and Aquanation and has a membership of over 180. It runs circuit classes for both men and women and also has women only classes.



Pictured are Samantha and Steve Marks who run the gym along with a couple of regulars. Since 1979 MVC Boxing has provided boxing and general fitness training to school groups, community groups, sporting organizations and the general public. Being a 'Not For Profit' community group, all incoming money and donations and these referral fees are used to keep the gym fully operational (e.g. payment of insurances, electricity, gas, maintenance of boxing/fitness equipment, cleaning supplies, consumables and general maintenance.)

**Website:** [www.mvcboxing.com.au](http://www.mvcboxing.com.au)

**Phone:** 0409 331 992

**Tony Taccone,**  
**Customer Relationship Manager**  
**Ringwood East Community Bank® Branch**

## Croquet sponsorship.

On Saturday 30 May 2015 the Ringwood Croquet Club conducted their AGM and Rose Bowl Tournament. Using modified rules and small courts members play an association croquet round robin tournament for this perpetual trophy sponsored by the Ringwood East & Heathmont **Community Bank®** branches.



Pictured are Sheree Foster presenting the Rose Bowl Trophy to the winner Michael Risley who went onto say, "We are very fortunate to have great support from many members from the club who support our **Community Bank®** branch."

## Football in the community.

South Croydon Football Club guest speaker Warwick Capper donated a signed Football Jumper as a raffle fund raiser for the Club. Sheree Foster (pictured with Warwick), Customer Relationship Officer at Ringwood East **Community Bank®** Branch and keen South Croydon Bulldogs supporter was lucky enough to win the Raffle prize.



East Ringwood and South Croydon Football Clubs, both sponsored by Ringwood East & Heathmont **Community Bank®** branches, played for the Mason Glen Shield with South Croydon winning by a close four points. Pictured; Sheree and Tony Taccone, Customer Relationship Manager Ringwood East **Community Bank®** Branch watch on as Phil Mason presents the shield to the winning South Croydon Captain.



## Shareholders centre.

We have recently received approval from the Australian Securities & Investment Commission (ASIC), to operate a Low Volume Market for the trading of MCEL shares. The current procedures will have some changes to implement and shareholders will receive more information soon. Any shareholder enquiries, including buying and selling interest, should in the first instance contact Ringwood East or Heathmont **Community Bank®** branches.

A reminder, that our Share Registry, ShareData, has given notice that in line with industry best practice, from 2015 all dividends must be paid by Electronic Funds Transfer (EFT) directly to shareholders bank accounts. Cheques will not be issued. If you do not already have EFT instructions in place please contact Ringwood East or Heathmont **Community Bank®** branches or email [communitybank@bigpond.com](mailto:communitybank@bigpond.com) to update your records.

# Hall of Fame award.

Following on from our Hall of Fame Award received at the **Community Bank**® National Conference, Mike Hirst CEO and Managing Director of Bendigo and Adelaide Bank took time out of his busy schedule to visit our branch and staff, meet some of our Directors and come to see, the first in the Bendigo Bank Network, our **Community Bank** Hub, Boardroom and Coffee Shop.

Pictured L-R: Max Vincent (Director MCEL), Mark Nolan (Regional Manager) Stuart Greig (Chairman), Mike Hirst (CEO Bendigo Bank), Chris Monaghan (Deputy Chairman MCEL) and Colin Sharpe (Manager Ringwood East **Community Bank**® Branch).



## Get set for your next big trip - on us!\*

At Bendigo Bank we're more international than you think with a range of products to help you get set for your next big holiday.

Simply purchase foreign exchange or international travel insurance products before 31 July for your chance to go in the draw to win a 15 night APT European river cruise.

**Drop into your nearest branch at 62 Railway Avenue, Ringwood East - 9870 3655 or 143 Canterbury Road, Heathmont - 9870 6654 and talk to us about your travel needs.**



Ringwood East and Heathmont **Community Bank**® branches

\*Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Promotion applies to eligible Bendigo Bank foreign exchange and travel insurance products purchased between 9am on 01/05/15 and 5pm on 31/07/15 (AEST). Travel insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. Bendigo Bank acts under its own AFSL and under an agreement CGU. Visit [bendigobank.com.au](http://bendigobank.com.au) for T&Cs. Permit numbers: VIC 15/754; ACT TP15/05453; NSW LTPS/15/02568; SA T15/571. S51636-5 (260072\_v1) (9/07/2015)

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Maroondah Community Enterprises Limited 62 Railway Ave Ringwood East VIC 3135 **ABN** 91 103 341 993 **Directors:** Stuart Greig (Chairman), Chris Monaghan (Deputy Chairman), Neville Walker (Company Secretary & Treasurer), Bill Sutherland Arthur Corcoris, Max Vincent, Craig Broadbent, Tony Hart.

## Ringwood East Community Bank® Branch

62 Railway Avenue, Ringwood East VIC 3135

Phone: 9870 3655

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

Website: [www.maroondahcommunity.com.au](http://www.maroondahcommunity.com.au) [www.bendigobank.com.au](http://www.bendigobank.com.au)  
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[twitter.com/bendigobank](https://twitter.com/bendigobank)

## Heathmont Community Bank® Branch

143 Canterbury Road, Heathmont VIC 3135

Phone: 9870 6654

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



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