

### Chairman's report

On behalf of all Board members, I extend our greetings for a safe and happy Christmas with all your families.

Since March, we have been busy and in May welcomed our four new members: Paul Mulder, David Lim, Kath Middleton and Sue Rudd.

This again gives us a full compliment of members. We have formed our sub-committees to enable us to run our Annual General Meeting more efficiently (Governance/Audit, Finance, Marketing/Business Development and Human Resources/OH&S). More is expected of us as volunteers, and we have undergone Director training, with more planned in 2012.

Our July Birthday and Grants Night was another great success. Mike Brady was a tremendous guest and we were able to support many of our struggling, local clubs with grants.

We hope you have heard and seen the results of our intense media campaign. This was mainly driven by Director, Rebecca Wells, and assisted by Director, Raywin Jamieson, and Branch Manager, Robert Libchard.

At our recent Annual General Meeting/Grants Night, we reported that our branch had exceeded \$52 million in banking business. This enabled us to announce the payment of our first dividend. Congratulations to you all for your continued support.

Thank you to Robert and the team for their service in this continuous growth of our branch.

Considering the economic crisis of this past decade, our growing success is a credit to staff and the Board. May we continue to grow into the New Year.

Best wishes,

**Marianne Glover**  
Chairman

### Branch Manager's report

Welcome to our most recent newsletter, which is my chance to keep you informed of the progress of your **Community Bank**® branch in Merbein.

Let me start by thanking our valued customers and shareholders who continue to support us.

Our current portfolio has slightly decreased to \$53.7 million, but current pending applications will see this figure grow moving forward. Our account numbers continue to increase to more than 4,100 and number of customers to more than 1,950. These are fantastic figures and should hold us in good stead moving forward into 2012. Your **Community Bank**® branch is now well and truly established within the Merbein and district and we can look forward to providing you with quality customer service over the coming years.

At our AGM on 22 November, the Board announced its first dividend to shareholders. A 2 cent unfranked dividend will be paid to shareholders starting 29 November. Please call into the branch to complete relevant paperwork if you have not done so. An account number for where funds will be going along with your Tax File Number is required to allocate these funds.

I would like to take this opportunity to inform those of you who have yet to experience the joys of conducting their banking through their local **Community Bank**® branch that we offer the same services that you are currently offered by your existing bank. We are very competitive and our aim is to provide you with the best service which includes providing you with advice on ways to save on bank fees or how to gain a better return on your deposit funds. So don't hesitate to give us a call or simply call into the branch to discuss your banking needs with one of our friendly staff.

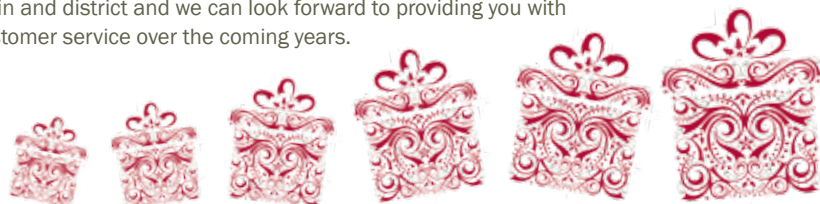
We are also strongly supported by our Business Banking Team from Mildura, namely our Senior Business Banking Manager, Paul Hewitt and Business Banking Manager, Paul Moore, who will visit you at your home or business to discuss your deposit and lending needs. Jim Fahey, our qualified Bendigo Financial Planner, is also available for an initial no obligation appointment, so just drop into the branch to arrange an appointment time.

Another staff change in 2011 has seen Naomi Waters expand her banking career by accepting a position at our Centro Branch and this has allowed us to employ Priscilla Reimann to replace her. This change occurred in June of this year and I am sure most of you have already made yourselves known to Cill. Thanks to Naomi for her support in her time here at Merbein and we wish her every success in her new position.

2012 seems to be looking like another busy year for Merbein with Tour of the Murray Bike Race coupling this year with the newly acquired Vanilla Slice from Ouyen. We are looking forward to being involved in this and many other events throughout 2012.

May I take this opportunity to wish my hardworking staff and board of directors along with our valued shareholders and customers a very Merry Christmas and a safe and prosperous New Year.

**Rob Libchard**  
Branch Manager



## 7th Birthday Celebration / Grants Night – July 2011

The Merbein & District **Community Bank**® Branch turned 7 on 21 July and celebrated in style at the Mildura City Soccer Club Rooms that included the distribution of Grants and Sponsorships.

The night started with speeches from our MC Bill Sauer and our Chairman Marianne Glover who gave us a heartfelt speech that centred around why she became a Board member and the volunteer aspect of being a Board member. We also heard from Bendigo and Adelaide Bank Ltd Regional Manager John Sirolli, who updated us on what Bendigo Bank has achieved to date and what it is planning for the future.

After the formal presentations, we moved onto the Grants portion of the night, hosted by Branch Manager Rob Libchard and grants totalling \$36,911.19 were presented to 18 different community groups.

Up to this point, The Merbein & District **Community Bank**® Branch has now contributed or pledged a total of \$ 175,385.35 back to our community through its Grants program since it opens its doors in 2004.

We were then treated to hear from our Guest Speaker, Mr “Up There Cazaly” Mike Brady. Mike spoke of his time in public life, his personal life along with plenty of jokes and a selection of musical treats including the Aussie footy classics “Up There Cazaly” and “One Day in September”. Mike kept the crowd of about 130 thoroughly entertained for the time he was on stage with many wanting him to keep going.

The night concluded with cutting of our birthday cake by our inaugural Chairman Tony Dal Corobbo along with Mike Brady and our very own Bendigo Bank “Piggy”.



### Grants were presented as follows:

Tour of the Murray	“Most Aggressive Leader” Sponsor	\$5,500
Kenny Park Tennis Club	Court Restoration	\$5,000
The Christie Centre	Bus Advertising	\$5,000
Merbein South Cricket Club	New Kitchen	\$3,297.80
Merbein P-10 College	Rock Eisteddfod	\$3,000
Merbein Golf Day	Golf Day / Hole Sponsorship	\$2,110
Chaffey Aged Care	Floor Line Bed	\$2,000
Sunraysia Volleyball	U’15 Naming Right Sponsor	\$2,000
Diggerland Community Services Ltd	Merbein MOPS	\$1,500
Merbein Junior Football Club	Projector / Screen	\$1,500
Tornadoes Baseball Club	Storage Trailer	\$1,500
Merbein Senior Citizens Club	Bus Hire	\$1,000
North Vic Adult Riding School	Riding Clinics	\$1,000
The Lake Primary School	Goal Post Padding	\$700
Mildura District Inter-Club Sports	Trophies	\$500
Merbein RSL	New Printer / USB Broadband	\$358
Merbein Historical Society	Pull-Up Banner	\$325
Merbein Historical Society	Data Projector Stand	\$320.39
Mildura-Alcheringa Pony Club	Outdoor Patio Heaters	\$300

- ▶ Cutting of the Birthday cake with Tony Dal Corobbo, Bill Sauer and Bendigo Bank “Piggy”.



- ◀ Grant recipient Daryl Brown – Sunraysia Volleyball.



## Come in and find out how you will feel at home with a Bendigo Bank loan

If you're looking for the right home loan at the right bank, now's the time to talk to Bendigo Bank. Our rates are surprisingly competitive. Our packages are refreshingly flexible. And our friendly service is second to none. In fact, our customers are front and centre of everything we do. Importantly, you'll also discover that simply by being a customer your community benefits too.

So pop in to Merbein & District **Community Bank**® Branch, 66 Commercial Street or phone 5025 1377 and let us welcome you to a bank where you'll feel at home.

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 237879. Credit Reg No. 359598 (S38126) (11/11)





## Sponsorship updates

Since our last newsletter in March, some of the sponsorships have become real.

**Merbein Golf Club** – Rob Libchard had the pleasure of opening the 2011/2012 season in August this year as well as donating trophies. Pictured is the winning team with the Branch Manager.



**Merbein Community Bank® Razorbacks** – The Board of the Merbein **Community Bank®** Branch have again sponsored a staff volleyball team. Pictured here is the team that was runners-up in this year's Winter Competition.



**Mallee Rover Crew**  
– Pictured is the crew with their new life jackets that were sponsored by the Board in November, 2011.



**Tornadoes Baseball Club** – Branch Manager Rob Libchard was able to fulfil the Board's promise and was thrilled to be able to donate \$2,000 towards new uniforms for the team.

## Staff member profile



**Name:** Priscilla Reimann.

**Nickname:** Cill.

**Position:** Customer Service Officer.

**Experience:** 5 Months experience at Merbein **Community Bank®** Branch.

**What do you most like about Merbein?**  
The River.

**Pets?** 2 Dogs – Darcy and Bundy.

**Favourite food:** Indian or Thai.

**Favourite drink:** Hot Chocolate.

**Favourite colour:** Apple Green.

**Favourite TV shows:** One Born Every Minute, Grand Designs.

**Hobbies:** Fishing, Gardening & Reading.

**AFL supporter of:** Sydney Swans.

**Scariest moment:** Having an early baby.



So far Merbein & District **Community Bank®** Branch has given over \$198,000 back to the Sunraysia Community.

Merbein & District **Community Bank®** Branch

66 Commercial Street, Merbein  
or phone 5025 1377

Bendigo and Adelaide Bank Limited ABN 11 068 049 178  
AFSL 237879 (S37878) (11/11)

## Annual General Meeting & Grants Night – November 2011

The Merbein & District **Community Bank**<sup>®</sup> Branch held its Annual General Meeting on 22 November 2011 with some 65 people in attendance. It was carried, by the shareholders present, that Marianne Glover and Raywin Jamieson be re-elected and Paul Mulder, David Lim, Sue Rudd and Kath Middleton be elected as Directors of the Merbein & District **Community Bank**<sup>®</sup> Branch. Regional Manager from Bendigo and Adelaide Bank Ltd, Mr John Sirolli, gave an overview of where the **Community Bank**<sup>®</sup> network had come from and its future vision.

After the formalities of the AGM concluded, guests and shareholders spent time talking and enjoying food prepared by the Merbein Football Club before we turned our attention the Grants portion of the night.

Branch Manager, Rob Libchard, was once again in charge of the Grants night and grants totalling \$ 14,014.00 were presented to 13 different community groups.

The Merbein & District **Community Bank**<sup>®</sup> Branch has now contributed or future pledged a total of \$215,776.88 back to our community, through our Grants program, since we opened our doors in 2004.

- ▶ Mallee Rover Crew - \$1,000 Grant.



- ▲ Merbein Football Netball Club - \$2,300 Grant.

- ▶ Merbein Pink Ladies - \$500 Grant.



### Grants were presented as follows:

Merbein Football Netball Club	New Chairs	\$2,300
Mildura City Soccer Club	New Playing Tops	\$2,108
Sunraysia Volleyball	U'15 Naming Right Sponsor	\$2,000
Mildura Girl Guides	Sponsor Event	\$1,800
Mallee Rover Crew	Life Vests x 50	\$1,000
Merbein Junior Netball Club	Event / Equipment	\$1,000
Sunraysia Steiner Playgroup	Open Day / Advertising	\$1,000
Rotary Club of Merbein	Christmas Carols Signage	\$811
Mildura Roller Derby League	Event / Uniforms	\$645
Mildura Calisthenics Club	Travel Sponsorship	\$500
Merbein Pink Ladies	Sponsor Event	\$500
Merbein Primary Schools	School Bursary	\$250
Merbein South Cricket Club	Trophies	\$100

## Merbein **Community Bank**<sup>®</sup> Branch

66 Commercial Street, Merbein VIC 3505

Phone: (03) 5025 1377

Website: [www.bendigobank.com.au/merbein](http://www.bendigobank.com.au/merbein)

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

### Staff

Rob Libchard	Branch Manager
Lauren Sayers	Customer Relationship Manager
Tanya Pratt	Senior Customer Service Officer
Samantha Lowe	Customer Service Officer
Debra Hally	Customer Service Officer
Priscilla Reimann	Customer Service Officer

## Merbein **Community Bank**<sup>®</sup> Branch Facebook Page

The Merbein & District **Community Bank**<sup>®</sup> Branch has for some time now, almost 3 years, a Facebook Page dedicated to news regarding your **Community Bank**<sup>®</sup> branch. We currently have 224 friends and would like to see this figure grow. We were actually the first **Community Bank**<sup>®</sup> Branch in the bank network of almost 260 **Community Bank**<sup>®</sup> branches to have a Facebook Page.

If you would like to be our friend and receive updates, please log-on to Facebook and hit <Like> and new information / news will be sent directly to you.

Currently Wentworth **Community Bank**<sup>®</sup> Branch have 63 friends and Mildura Centro branch have 79 friends, let's all get together and ensure this figure is increased and keep us first in Sunraysia.



Board of Directors: Merbein District Community Financial Services Limited  
66 Commercial Street, Merbein VIC 3505.

Directors: Marianne Glover (Chairman), Jeanette Worthington (Secretary), Geoff Izard, Raywin Jamieson, David Lim, Steve Lorincz, Kath Middleton, Paul Mulder, Sue Rudd, Barry Smith, Rebecca Wells.