

## Merbein & District **Community Bank**<sup>®</sup> Branch Newsletter March 2010

### Branch Manager's report

Welcome to our most recent newsletter, which is my chance to keep you informed of the progress of Merbein & District **Community Bank**<sup>®</sup> Branch.

Let me start by hoping that everyone had a great Christmas and New Year. 2009 was certainly a stellar year for Merbein and I am hoping that 2010 has the same or even better in store for us all.

Our Current portfolio has slightly decreased to \$44.3 million but current pending applications will see this figure grow moving forward as a result of the support of existing and new customers and shareholders.

Our account figures continue to increase with account figures over 3,830 and customers over 1,900. These are fantastic figures and should hold us in good stead moving forward in 2010 and beyond. Your bank branch is now well and truly established within the Merbein district and we can look forward to providing you with quality customer service over the coming years.

Talking about profits, your **Community Bank**<sup>®</sup> branch has been able to post net profits each month since August 2009 and our current net profit position to the end of January is a positive figure of \$ 25,967. This is a tremendous result of which I am very proud and should hold us in a good position when our full year figure is announced in June.

I would like to take this opportunity to let those of you, who have yet to experience the 'joys' of conducting their banking through their local **Community Bank**<sup>®</sup> branch, know 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. 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 David Talbot who will visit you at your premise or home to discuss your deposit and lending needs.

Jim Fahey, our qualified Bendigo Financial Planner, is also available for an initial no obligation appointment. Feel free to drop into the branch to arrange an appointment.

The countdown is also on for Lauren's baby which is due on 9 April 2010. Excitement of this special event has taken the staff and customers by storm and we wish only the best for her and hubby Aaron as they move into parenthood. We are running a competition to guess the weight /sex of the baby at the branch. Why not come in and have a guess.

Another staff change in 2010 will see current staff member Samantha Lowe deciding to go back to university to study Visual Arts. Sam will be reducing her hours to cope with study and we wish her every success.

We will soon be advertising for positions to cover these two people, both internally, externally and will keep all our customers and shareholders informed of future staff changes.

May I take this opportunity to thank all my hardworking staff and Board of Directors along with our valued shareholders and customers for their continued support.

**Rob Libchard**  
Branch Manager

### Staff member profile

**Name** Tanya Pratt

**Nickname** Tan

**Position** Customer Service Officer

**Experience** Five Years experience at Merbein & District **Community Bank**<sup>®</sup> Branch

**What do you most like about Merbein?** The people

**Pets** A Dog, Tubby, and two Turtles, Sam and Emily

**Favourite food** Chocolate

**Favourite drink** Iced Coffee

**Favourite colour** Red

**Favourite TV shows** So You Think You Can Dance and Brothers and Sisters

**Hobbies** Walking, Watching Movies and Swimming

**AFL supporter of** Brisbane Lions

**Scariest moment** Riding the Tower of Terror at DreamWorld

# Merbein scoops the pool...again

## Northern Mallee Sports Awards

As was the case in 2007 and 2008, the Mallee Sports Assembly and the Northern Mallee Sports Awards saw Merbein scoop the pool again and walk away with many distinguished awards that included:

Name	Sport	Award
Joshua Waters	Motorcycle Racing	2009 Sports Star of the Year
Kate Robertson	Cross Country	2009 Sporting Blues
Merbein Secondary College	U15 Girls Cross Country Team (The team included Georgie Whitehead, Kate Robertson, Elyse Carter, Tahni Skewes and Jasmin Hurst)	Athletics 2009 Junior Team of the Year

The Merbein & District **Community Bank**® Branch once again sponsored the Club of the Year Award. Congratulations to the Robinvale Football Netball Club for a tremendous effort throughout 2009.

Other Merbein nominees included the following:

Name	Sport	Award
Jack Fallon	Motorcycle Racing	Nomination – Junior Encouragement Award
Kate Robertson	Swimming / Hockey	Nomination – Junior Encouragement Award
Carlo Cirillo	Soccer	Nomination – Junior Encouragement Award
Ashley Niutta	Soccer / Basketball	Nomination – Junior Encouragement Award
Vicki Telfer	Volleyball	Nomination – Sports Admin. of the Year
Madison Carter	Athletics	Nomination – Sporting Blues
Mildura City Soccer Men's Reserve Grade Team	Soccer	Nomination – Senior Team of the Year
Merbein South Cricket Club First Division Team	Cricket	Nomination – Senior Team of the Year

The awards recognise and encourage excellence in athletes' performance both young and old, and also acknowledge the work of administrators, coaching staff and volunteers.



▲ Sporting Blues winner Kate Robertson talks with Guest Speaker & Australian Olympic Swimmer, Nicole Livingstone OAM.

The night culminated in a fantastic speech from special guest, Australian Olympic swimmer and television personality, Nicole Livingstone OAM.



◀ Merbein Secondary College U15 Girls Cross Country Team.



◀ 2009 Sports Star of the Year – Josh Waters accepting his Award.



◀ Rob Libchard with Club of the Year winner Gary "Bluey" Farnsworth representing Robinvale Football Netball Club.

## Bendigo Bank – the fairest of them all

Choice has named Bendigo Bank as one of the fairest credit card providers in Australia last month.

The consumer advocacy magazine surveyed more than 20 financial institutions, considering interest rates, fees and how interest is applied to outstanding balances.

The magazine reported that Bendigo Bank had a suite of credit cards that did the right thing by its customers.

One way that a Bendigo Credit Card differs from those of its competitors is purchases made attract interest on the date your statement is issued, not when a purchase is made.

The bank also looks at ways its banking products can benefit the wider community.

In 2005, the bank formed a partnership with the RSPCA to establish a credit card product to help save the lives of homeless animals.

Customers who used our RSPCA Rescue VISA Cards donate \$3 per month or a percentage of their card spend to the RSPCA's national Adopt-A-Pet Program. This initiative has helped to raise more than \$580,000.

## Australia Day Awards – Sunraysia

Australia Day this year saw Mildura Mayor Glenn Milne present the 2010 Australia Day Citizen of Year Award to Raymond Barraclough at Council’s official Australia Day breakfast at the Old Mildura Homestead.

A well-known and active member of his home-town Merbein, Ray has volunteered hundreds of hours of his time to the community, sporting groups and organisations throughout the Sunraysia region.

Ray was a founding member of the group who established the Sunraysia Baseball League. He was also involved in the inaugural group who formed the Sunraysia Royal Flying Doctor Support Group and was one of four people who initiated the establishment of Merbein Aged Care Inc.

Ray has previously been recognised as a Life Governor of the “Old” Mildura Base Hospital for his 13 plus years of voluntary work there. He is a 1974 Charter Member of the Lions Club of Merbein and one of nine Charter Members still active within the club today. He was also an active member of the Merbein Centenary Committee and has been a Meals on Wheels volunteer for ten years.

“People like Ray are what make our communities tick and are the reason that this is such a great place to live,” Cr Milne said.

“Ray is one of the few people who go that extra mile, above and beyond to ensure their town strives and the people who live there have the best possible opportunities.

“ I have no doubt that Ray’s voluntary work over the years has benefited hundreds of people, which is a true achievement and certainly worthy of this accolade.”

Cr Milne also presented the 2010 Australia Day Community Event of the Year Award. This popular category was won by the Merbein Centenary Committee for the ten days of community festivities they organised to celebrate Merbein’s 100th birthday in 2009.

Last year this committee and the people of Merbein proved to others across the region and beyond what can be achieved when people work together. The festivities and celebrations confirmed that Merbein is indeed a dynamic place, home to innovative people who care about their community.



Festivities included a photographic competition, book launch, football match, settler’s picnic, variety concert, country music night, film night, bush dance and alfresco dining kept past and present Merbein residents entertained.

The atmosphere at every function and every event was buzzing and the festivities attracted visitors from all over Australia

“The final centenary street parade and fire works display were a fitting end to four years of planning and preparations,” Cr Milne said.

“To pull off an event of this magnitude and success involved much work.”

“Led by President Leon Wagner, Secretary Gloria Wall and Treasurer Keith Stephens, the Merbein Centenary Committee ensured the town’s 100th birthday was something for everyone to remember and be proud of.”

**Story extracted from “The Sunraysia Daily” – 27/01/2010.**

## Australia Day Awards – Merbein

Merbein also held its own Australia Day Awards with a breakfast at Kenny Park followed by the winners being presented their awards by Cr Vernon Knight & the winners included:

Citizen of the Year	Kay Wagner
Senior Citizen of the Year	Fred Brown
Young Citizen of the Year	Bradley Gowers
Community Organisation of the Year	Merbein Centenary Committee

We would like to congratulate all the winners and thank them for the difference they make not just in Merbein but throughout all of Sunraysia.

## Around the traps

I invite all groups from our community to contact Branch Manager Rob Libchard via e-mail on Robert.libchard@bendigobank.com.au and we will ensure they are highlighted in future newsletters.

## Ray Slade turns 100



15 January 2010 saw Merbein resident and Merbein and District **Community Bank**® Branch Shareholder Ray Slade turn 100.

Branch member Deb Hally was at hand to help Ray celebrate this tremendous milestone with a card and small present on behalf of the Staff and Board.

We wish Ray all the best going forward and hope to have him at our next Birthday to help us celebrate the night and again help us cut the cake.

## Youth Development Fund

The Merbein & District **Community Bank**® Branch via the Bendigo Bank's Youth Development Fund has recently been able to help three young people through the Banks Youth Development Fund.



Mitchell McGlashan, Bradley Gowers and Alister Sluiter received \$1,000 that was shared between them which helped enable them to participate at the Australian National Under 19 Men's Fast Pitch Softball Championships, which were held in Mirrabooka, Western Australia from 17-23 January 2010.

## Sponsorship updates

Since our grants night in November, some of our proposed sponsorships have become a reality.

### Merbein Pre-School Kindergarten

Our Branch Manager Rob Libchard was able to fulfil the Board's promise and was thrilled to be able to donate \$2,000 towards new books for the school.



### Merbein Bowls Club



We have recently seen six new scoreboards purchased and being used at the club.

## Community Involvement Award (Merbein West Primary School )

This award was presented at the schools End of Year celebrations in december to students that have shown that they are willing to get involved in the community.



This year's winners were Jessica Barko for her involvement in both the Sunraysia Hockey Association and Girl Guides movement and Hannah Harvey for her involvement in the Merbein CFA.

## Carols by Candlelight

We sponsored this event this year and it was a huge success.

Thank you to the organisers and all the people involved behind the scenes for making this event run so smoothly. Special mention goes to the children of Merbein South, The Lake and Our Ladies Primary schools, along with the Merbein CWA Ladies Choir and guest singers, Toni Hamence and son James, who made the night a very special one.



## Grant / sponsorship / donation announcements

The Board of Merbein & District **Community Bank**® Branch wish to announce that the next half yearly round of funding is available for submission by relevant groups of our community.

All funding submissions need to be submitted in writing with an application form that can be collected from the branch.

The Board will select recipients, who will be awarded at our 6th Birthday Celebrations on 21 July 2010.

Cut-off date: 18 June 2010.

Grant Awards Presented: 21 July 2010.

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and Saturday mornings 9.00am – 12 noon