

Merbein & District **Community Bank**[®] Branch Newsletter October 2009

Manager's report

Welcome to our sixth and latest newsletter, affords me a further opportunity to keep you informed of the progress of your **Community Bank**[®] branch.

I'm sure you're all aware that we recently celebrated our fifth birthday on 21 July with a free sausage sizzle in the main street of Merbein. The weather was kind and the rain held off and a great time was had by many who attended.

The 5th Birthday / Bi-Annual Grants Night was also held around this time and we were able to give out \$16,600 to eleven different community organisations under our Grants program.

August saw a very busy time for Merbein with the Centenary Celebrations taking centre stage. Your **Community Bank**[®] branch sponsored the Centenary Concert on 15 August as well as participating in the Street Parade on 21 August.

The Tour of the Murray then made it's annual appearance in September of which we were again able to sponsor Stage 13 that saw riders travel from Merbein to Wentworth.

Upcoming months will see a program launch known as 'Ban the Bulb'. This free program offers all residents under the 3505 postcode the opportunity to swap their current light bulbs for new energy efficient ones. Please call into the branch to register your interest and we will ensure the change is made seamlessly. Thanks to the Merbein Lions Club who will oversee the installation of bulbs. The Statewide launch will begin on 14 September with changeovers commencing on 3 October and running until 28 November.

I am pleased to report that as at 31 August we had more than 3,000 accounts and more than \$44 million in combined deposits and lending. These are fantastic figures and should hold us in good stead moving forward to start recording regular monthly profits and a return to our shareholders. 'Your Bank' is now well and truly established within the Merbein District and given that we recently renewed our franchise agreement, we can look forward to continuing to provide you with quality customer service over the coming years.

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**[®] 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. 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 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 a no obligation appointment so just drop into the branch to arrange a mutually convenient appointment time.

In closing, I would like to thank the efforts of our 'champion team of staff' in Lauren Sayers, Samantha Lowe, Tanya Pratt and Deb Hally. I feel very privileged to work with such a great team of people who are totally committed to your **Community Bank**[®] branch.

I would also like to thank the Board of Directors from the Merbein & District Financial Services Ltd for their ongoing support, but most of all I would like to thank all of you, our valued customers and shareholders, who have shown support by becoming advocates of 'Your Bank' and without whom we would not have a Bank.

Robert Libchard
Branch Manager

Fifth birthday and grants night

The Merbein & District **Community Bank**[®] Branch turned 5 on 21 July and celebrated in style at the Mildura City Soccer Club Rooms that culminated in the distribution of \$16,600 to eleven different local community groups.

The night started with a dedication to the Branch from Rev. Gary Fordham and was followed by speeches from our Secretary Jeanette Worthington who gave us a detailed history of the branch from a Board members perspective and staff member Lauren Sayers who gave a description of her time in the branch since it's inception.

We were then lucky to hear from two local school girls from Merbein Secondary College, Kate Robertson (Swimming) and Georgie Whitehead (Cross Country Running), who spoke on the challenges of being elite sports people based in Merbein. The young ladies spoke excellently and in the process became the youngest ever guest speakers at a **Community Bank**[®] branch function.

After the formal presentation of the birthday, we moved onto the Grants night, hosted by Branch Manager Rob Libchard and grants totalling \$ 16,600.00 were presented to 11 different community groups with the night concluding with the cutting of our birthday cake by our oldest Customer and Shareholder, Ray Slade who is 99.

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Fifth birthday and grants night (continued)

Grants were presented as follows:

- \$3,300 Tour of the Murray Bike Race – Sponsorship of Stage 13 (Merbein to Wentworth)
- \$3,000 Merbein Centenary Concert – Sponsorship of Centenary Concert
- \$3,000 Merbein Secondary College – Sponsorship to enable travel to Adelaide for Rock Eisteddfod
- \$1,500 Merbein Historical Society – Purchase of new Computer Equipment
- \$1,500 Merbein Progress Group - Purchase of new Computer Equipment
- \$1,100 Saints Baseball Club – Purchase of new Junior Training Shirts
- \$1,000 Merbein Swimming Club – Purchase of new T-Shirts
- \$700 Mildura City Soccer Club – Year 2 Sponsorship of junior team
- \$500 Merbein Development Association – Assist with Merbein Leg of Tour of the Murray Bike Race
- \$500 The Jirahscope – Assist with their Sunraysia Childrens School Holiday Program
- \$500 NW Vic Adult Riding School – Sponsorship of their Club Open Day “Horse Expo”

The Merbein & District **Community Bank**® Branch has now contributed a total of \$58,260.65 back to our community through its Grants program since it opened it's doors in 2004. A further \$18,430.00 is being held for future pledges.”



▲ Happy Birthday Merbein **Community Bank**® Branch.



▲ Merbein Secondary College receive their cheque.



▲ Merbein Progress Group ladies meet with Piggy.



▲ Grant Recipients with their cheques.



▲ Guest Speakers Kate Robertson and Georgie Whitehead.

Staff profile

Name Paul Hewitt

Nickname Hewie

Position Senior Business Banking Manager

Experience 25 plus years

What do you like most about Merbein? The sense of community pride, which is supported by the number of people who are prepared to become actively involved to support each other.

Pets Dog

Favourite food Steak, any seafood

Favourite drink Carlton Draught/ Coffee

Favourite colour Blue

Favourite TV shows News and Current Affairs, plus anything that is light hearted.

Favourite hobbies Golf and Fishing

AFL supporter of Geelong

Favourite moment in time 1987/88 premiership sides. Getting married and being at birth of 3 children.

Scariest moment Being an involuntary participant in a Bank Robbery.

Community Bank® branch grant/sponsorship/donation announcements

The Board of the **Community Bank®** branch wishes 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 in writing to the **Community Bank®** branch along with an application form that can be collected from the Branch. The Board will decide on recipients and will be awarded in late November at our Annual General Meeting at a special presentation as follows:

Cut-off date: 23 October, 2009

Grant recipients notified: At AGM, late November 2009



▲ Action from the Centenary Concert.

Merbein turns 100...

Great achievement for a great town

August saw Merbein turn 100 and wasn't the community spirit fantastic. There was a real buzz in the air as we played host to current and former residents, visitors and others.

Congratulations must go out to Leon Wagner and his hard working committee who made the 10 day event run so smoothly. I'm sure there were some hurdles but from an outsider looking in, they were not evident. We would like to thank this committee for the opportunity to be involved.

The community celebrations can be seen in the photo's below.



▲ Branch Manager Rob Libchard and Piggy get up close with Guest Tania Zaetta.



▲ Getting ready for the Parade.



▲ Merbein **Community Bank®** Branch Float Participants made up of Grant Recipients, Board Members and Branch Staff.



▲ Merbein **Community Bank®** Branch Float in the Street Parade.



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.

Merbein Bowls Club

At a recent trophy presentation made by the Merbein & District **Community Bank**[®] Branch long serving club member Graeme Ellis was made a Life Member of the Merbein Bowls Club. Our congratulations goes out to Graeme for this fantastic achievement.



▲ Graeme Ellis accepting his Life Membership from President Bryce Midgley.

Merbein Secondary College

2009 Years 9 and 10 Cross Country Team

For the second consecutive year, the girls from Merbein Secondary College have won the Victorian State Schools Cross Country Event. The team consisted of Georgie Whitehead, Kate Robertson,



Tahni Skewes, Elyse Carter and Jasmin Hurst. The team successfully defended their U/15 State Championships that they won last year. Georgie, Kate and Elyse were members of last year's team. The team aggregate of 123 placed them ahead of Frankston High School (151) in second place and Mentone Girls High School (162) in third place. Georgie finished a clear third after two other runners broke away and opened up a substantial lead. Kate came in at 25th position, Tahni finished 34th, Elyse 61st and Jasmin 66th. Well done ladies.

2009 Rock Eisteddfod

Congratulations to the Merbein Secondary College who travelled to Adelaide and returned after a very successful Rock Eisteddfod performance at the Adelaide

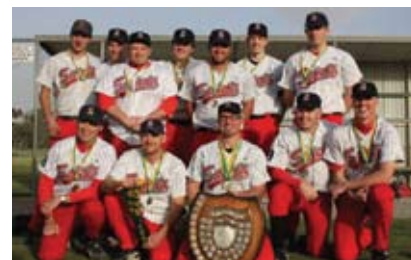


Entertainment Centre on Thursday 27 August.

Awards included: Second Place – South Australian Grand Final, Entertainment Award, Excellence Awards for Drama, Set Design and Function, Lighting Design, School Community Support.

Saints baseball wins premiership

Saints completed a rags to riches story as they held off Eagles to claim premiership glory in a classic game of baseball in the Sunraysia Baseball League A Grade competition.



Finishing last in 2008, new coach Glenn Wallace turned the club around this year and with a hard-fought victory over favourites Eagles, Saints' fairytale season was complete.

Congratulations to the Saints Baseball Club for this outstanding result.

2009 Tour of the Murray bike race

The Merbein & District **Community Bank**[®] Branch were once again the major sponsor of Stage 13 that saw riders travel 81 km from Merbein to Wentworth via Red Cliffs, Koorlong, Merbein South, Yelta and Curlwaa. Our stage was won by the current Commonwealth Games 40 km Points Race Gold Medallist Sean Finning.



▲ Action from the 14th Tour of the Murray Bike Race held in Merbein on 5 September 2009.

Congratulations must go to Eddie Warhurst, John Craven and the rest of the crew for putting on what now has become Australia's Premier Cycling event.



▲ Hitting the line... Winner of Stage 13, Sean Finning.

BMPNL0063 (29/09/09)

Merbein & District **Community Bank**[®] Branch,
66 Commercial Street, Merbein VIC 3505
Phone: 5025 1377

Website: www.bendigobank.com.au

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

Interim Chairman: Geoff Izard.

Directors: Jeanette Worthington (Secretary), Garry Costello, Marianne Glover, Raywin Jamieson, Steven Lorincz, Stephen Milverton, Barry Smith.

Staff: Rob Libchard (Branch Manager), Lauren Sayers (Customer Relationship Manager), Samantha Lowe (Customer Service Officer), Tanya Pratt (Customer Service Officer), Debra Hally (Customer Service Officer).