

Merbein & District **Community Bank**[®] Branch Newsletter September 2010

Branch Manager's report

Welcome to Merbein & District **Community Bank**[®] Branch's ninth newsletter. This newsletter is my chance to keep you informed of the progress of your local **Community Bank**[®] branch.

Our current portfolio has increased to \$46.7 million as at 20 August 2010 and with current pending applications this figure will grow. Our account figures continue to increase with more than 3,900 accounts and more than 1,900 customers. These are fantastic figures and should hold us in good stead moving forward.

Our financial accounts to 30 June 2010, which are subject to final confirmation from our auditors, show we have moved into a profitable position for the first time and, subject to discussions between our Board and our auditors, there is a chance a dividend may be returned to shareholders this year.

Those who do not currently bank with a **Community Bank**[®] branch may be unfamiliar with the products and services branches such as ours offer. **Community Bank**[®] branches like any branch of Bendigo Bank offer a full range of banking and financial services, from everyday savings accounts to business banking and financial planning.

We are also strongly supported by our business banking team from Mildura, namely Senior Business Banking Manager, Paul Hewitt. Paul is available by appointment at the Merbein branch and can meet with customers at their home or workplace if required. Our qualified Financial Planner, Jim Fahey is also available for an initial no obligation appointment so just drop into the branch to arrange an appointment.

Since the last newsletter, our Chairman, Steve Milverton, who is Principal of Merbein West Primary School, has taken up a teaching position in Cambodia and as a result has resigned from the Board. We wish Steve and his family all the best with this fantastic opportunity.

Marianne Glover has been appointed as interim Chairman and is well known as a tireless worker in the Merbein community. We thank her for taking on this position in an interim capacity and wish her all the best in the position.

Staff

Branch Manager: Rob Libchard.

Customer Relationship Officer: Rebecca Stewart.

Senior Customer Service Officer: Tanya Pratt.

Customer Service Officers:

Samantha Lowe, Debra Hally, Naomi Waters.

As mentioned in the last newsletter, the countdown was on for the arrival of Lauren's baby. Miley Rose Sayers was born on 28 March 2010. Miley is a beautiful little girl and both parents are loving parenthood.

May I also take this opportunity to welcome Rebecca Stewart to the team. Rebecca is filling a maternity leave position until Lauren returns. Rebecca has come to us from the Mildura Langtree branch and is a local girl who fits in beautifully at the branch.

Naomi Waters has also started working at the branch. Naomi is fresh from school and has taken to banking like a fish to water. Please come in if you haven't already and introduce yourself to Naomi and Rebecca.

Last but not least, I would like to thank all off the hardworking staff at the branch, the Board of Directors, our valued shareholders and our customers for their continued support.

Rob Libchard
Branch Manager

Bendigo is best for business customers

A survey released by Business Review Weekly shows that Bendigo Bank continues to provide industry-leading customer satisfaction levels.

The Australian publication surveyed small and medium enterprise customers to find out how satisfied they are with their financial institution.

The survey found that 91.4 per cent of Bendigo Bank's business customers are satisfied with the bank's service, more than any other Australian bank.

The bank's Executive Customer and Community, Russell Jenkins, said it was encouraging that people said Bendigo Bank provided the best levels of customer service as they completed their business banking.

"It's Bendigo and Adelaide Bank's aim to be Australia's leading customer-connected bank and we hope these results indicate that we're on track to achieve that," Mr Jenkins aid.

"What sets Bendigo Bank apart from other banks are our connections to the customers and communities we serve."

Russell said the bank's **Community Bank**[®] branches played a significant role in achieving such high customer satisfaction results.

Sixth birthday and grants night

Merbein & District **Community Bank**® Branch celebrated its sixth birthday in style at the Mildura City Soccer Club Rooms on 21 July 2010.

The night started with speeches from our MC Mark "Speedy" O'Donnell from Mildura Sports Centre and our new interim Chairman, Marianne Glover. Marianne gave a heartfelt speech on why she became a Board member and the volunteer aspect of being a Board member.

We also heard from Bendigo Bank, 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. More than \$26,000 was distributed to 14 local community groups at the celebrations.



▲ 2010 Grant recipients.

Merbein & District **Community Bank**® Branch has now returned or pledged more than \$112,000 to the local community since it opened in 2004. This figure has been shared by more than 50 different community groups with 140 separate grant donations.

After the grant distribution, we heard from our guest speaker, former Australian Test Cricketer and current ABC Cricket Commentator, Kerry O'Keefe. Kerry spoke about the highs and lows of cricket and his personal life along with plenty of jokes thrown in. Kerry kept the crowd thoroughly entertained with many audience members urging him to keep going.

The night concluded with our oldest customer and shareholder, Ray Slade (who is 100), Kerry O'Keefe and the Bendigo Bank mascot, Piggy, cutting the birthday cake.

Grants were presented to the following community groups and projects;		
Tour of the Murray	"Most Aggressive Leader" Sponsor	\$5,500
Christie Centre	Chocolate Trailer Fit-Out	\$5,000
Men in Sheds	Computer Room Fit-Out	\$3,000
Merbein Historical Society	Purchase Historical Machinery	\$2,500
Merbein Aged Care	New Specialised Chair	\$2,495
Merbein Bowls Club	New Greens Shades	\$2,000
Merbein Golf Club	Golf Weekend Sponsorship	\$2,000
Tornadoes Baseball Club	New Baseball Shirts	\$900
Mallee Sports Assembly	Two Year Sponsorship - COTY	\$660
Merbein Swimming Club	Sponsor - Swim Meet	\$500
Merbein Pink Ladies	Sponsor - Annual Night	\$500
Lions Club of Merbein	Fishing Competition	\$300
Merbein Progress Group	New Sandwich Board	\$250



◀ MC Mark "Speedy" O'Donnell, Guest Speaker Kerry O'Keefe and Branch Manager Rob Libchard.



▲ Regional Manager John Sirolli.



▲ Interim Chairman Marianne Glover.



▲ Guest Speaker Kerry O'Keefe.



▲ Grant recipient Bryce Midgeley - Merbein Bowls Club.



▲ Grant recipient Eddie Warhurst - Tour of the Murray.



▲ Cutting of the birthday cake with Ray Slade, Kerry O'Keefe and Bendigo Bank Piggy.



▲ Merbein & District **Community Bank**® Branch staff with the birthday cake.



▲ Kerry O'Keefe signing his book at the end of the night.

Facebook

For the past 18 months, Merbein & District **Community Bank**[®] Branch has updated a Facebook page dedicated to news about your local **Community Bank**[®] branch. We currently have 195 friends and would like to see this figure grow. We were the first **Community Bank**[®] branch to set up a Facebook page.

Currently Wentworth & District **Community Bank**[®] Branch has 51 friends and the Mildura Langtree branch has 124 friends. Let's all get together and ensure our popularity grows and we remain the most popular branch in Sunraysia.

If you would like to be our friend and receive updates, please log-on to Facebook and hit 'Like' and new information and news will be sent to you on a regular basis.

Bendigo Bank customers most loyal

Brisbane based consulting firm, Engaged Marketing, has released results of its latest Consumer Loyalty Benchmarking study, naming Bendigo Bank as having the equal highest Net Promoter Score in the Australian banking sector.

The survey based on more than 6,600 consumer responses, rated nine banks on customer loyalty using the Net Promoter Score, which measures the likelihood to recommend.

Bendigo Bank is a consistent leader with Net Promoter Scores within the banking industry, with their customers more likely to recommend the bank to their friends and family than customers of other banks.

Bendigo and Adelaide Bank's Executive, Customer and Community, Russell Jenkins said Net Promoter Scores are a key indicator of business growth.

"The Net Promoter Score is an accurate measure of customer loyalty, and a measure that we have high regard for within our organisation," Mr Jenkins said.

"Our entire business is, and always has been, customer-focussed and we attempt to exceed customer expectations every day."

The study found that 45 per cent of all respondents said that a recommendation from a friend, colleague or family member is the greatest influence when making a decision about a purchase of a product or service.

It also highlighted that for every one negative comment made about a bank, it takes four or five positive referrals to reverse the damage.

Rob Libchard, Branch Manager of Merbein & District **Community Bank**[®] Branch said the results were pleasing, but not surprising.

"In Australia, there are around 18 million banking relationships, which means there may be as many as 30 million negative comments being made about banks each year," Mr Libchard said.

"Because of this, we are committed to giving our customers a positive experience from the first encounter.

"We believe that successful customers create a successful community, which in turn creates a successful bank – but only in that order."

Staff member profiles



Rebecca Stewart

Nickname: Bec.

Position: Customer Relationship Officer (Maternity Leave Position).

Experience: Customer Service Officer at Mildura Langtree branch for the last four years.

What do you most like about Merbein? It's where I grew up.

Pets: An Alaskan malamute called Kuta and a turtle called Frank.

Favourite food: Chocolate.

Favourite drink: Coke Zero.

Favourite colour: Red.

Favourite TV shows: Desperate Housewives and The Simpsons.

Hobbies: Walking the dog and watching footy with my dad.

AFL team: Hawthorn.

Scariest moment: White Water rafting in Bali.



Naomi Waters

Nickname: Nomes.

Position: Customer Service Officer.

Experience: I started with Bendigo Bank in April 2010.

What do you most like about Merbein? The friendly customers and staff.

Pets: Two dogs: a labrador called Sandy and a spoodle called Ella.

Favourite food: Pasta.

Favourite drink: Coffee.

Favourite colour: Green.

Favourite TV show: Big Bang Theory.

Hobbies: Playing the piano, going to the gym and riding motorbikes.

AFL team: Carlton.

Scariest moment: Going to the dentist.

Community Bank[®] grants, sponsorships and donations

The Board of Merbein & District Financial Services wishes to announce the next half yearly round of funding is available for submission by relevant groups of our community.

All funding submissions need to be submitted to the Merbein & District **Community Bank**[®] Branch with an application form. Forms can be collected from the branch.

The Board will decide which recipients will be awarded at our Annual General Meeting on 9 November, 2010.

Cut-off date: 8 October 2010.

Grant Awards Presented: 9 November 2010.

Sponsorship updates

Since our grants night in November some of the projects we have sponsored have been finished.

Merbein Progressive Group – Grant of \$1,050 enabled this group to purchase new Town Signage at either end of Commercial Street to highlight the Merbein markets.



Merbein Football Club Centenary - As part of an earlier jumper sponsorship of \$4,000 in November 2009, Branch Manager, Rob Libchard and Senior Business Banking Manager from Mildura, Paul

Hewitt were invited to launch the 2010 Centenary Season and present the jumpers to the players.

Merbein Netball Court Opening – As part of an earlier sponsorship of \$2,500 in November 2009, Branch Manager Rob Libchard was invited to help open the Merbein Netball Court over the weekend of the Merbein Football



Club Centenary. Joining Robert were Deputy Mayor, Sue Nichols and Merbein Netball Club President Tim Noack. It was a great day for the girls who had a clean sweep, winning all 4 games against Wentworth.



Merbein Bowls Club Season Opening – Branch Manager Rob Libchard was once again invited to official opening the season. Pictured here with President Bryce Midgeley, Robert presented trophies to the bowlers and wished the bowlers all the best for the upcoming season.

Community Bank® Cup – The **Community Bank®** Cup, played between Merbein Football Netball Club and Wentworth Football Netball Club, was held on Saturday 7 August 2010. Again, the **Community Bank®** Cup was won by Wentworth with a score of 4-3.

Wins to Wentworth included; Senior Football, Reserves Football, C-Grade Netball and U-17 Netball. Wins to Merbein included; U'18 Football, A-Grade Netball and B-Grade Netball

A Gift voucher of \$700 (\$250 from Merbein & District **Community Bank®** Branch and \$250 from Wentworth & District **Community Bank®** Branch and \$200 donation from Mildura Sports Centre) was presented to Wentworth Football Netball Club President, Col Alvey, by our Branch Manager, Rob Libchard and Wentworth Branch Manager, Daryl Wescombe.



Merbein Schools Donation – A fantastic opportunity arose through Ross Fawkner and the Bendigo Bank to purchase sporting kits for local schools. The kits were distributed to five local primary and secondary schools on 29 April 2010. The schools were very grateful for the donation, valued at \$700 each. The kits included various balls, a cricket set, sports bags, scoring clip-boards and a Bendigo Bank banner.



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Opening hours: Monday to Friday 9.00am – 5.00pm
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Raywin Jamieson, Steve Lorincz, Barry Smith,
Rebecca Wells.