



Shareholders Newsletter from the Chair – May 2016.

Greetings to all our valued shareholders of our Mission Beach **Community Bank**[®] Branch.

Well, what a great first quarter our branch has seen! Our Branch Manager Kerryn is now a familiar face in our community, and together with her great team Judith, Maureen and Kerrie-Anne, have generated strong new business growth for our **Community Bank**[®] branch.

Photo below shows Kerryn receiving congratulations on her 20 years of service to Bendigo and Adelaide Bank. How lucky are we to have the benefit of all that experience for our branch!



The **Community Bank**[®] State Conference.

Myself, Kerryn and our Company Secretary Amanda, all attended the State Conference in early March and we are bursting with inspiration and new strategies to continue to strengthen our **Community Bank**[®] branch and our community.

Mission Beach Community Enterprises Limited 35 Reid Road, Wongaling Beach QLD 4852 ABN 11 068 049 178

Directors: Jennifer Downs (Chair), Chris Norton (Treasurer), Amanda Wiltshire (Company Secretary),

Tania Steele (Minute Secretary/Marketing Chair), Paul Connell (LVM Share Manager), Tony Lee, Jake Robertson.

Change of opening hours.

Responding to customer feedback, the branch is changed its opening hours to 9.00am to 5.00pm Monday to Friday from Tuesday 3 May. This allows better interaction for our staff team with our Franchise Partners, too, which means even better service for our customers.

Health Insurance opportunity.

Like most people, I reviewed our personal health coverage in view of the increases applied from 1 April. I was pleasantly surprised to learn that our branch can provide a referral to Australian Unity Health Insurance for Bendigo Bank Home Loan customers who will earn a 7.5% discount. Worth checking out!

Having a full service bank in our town providing lending, investment, wealth creation, insurance including travel insurance and foreign currency exchange is definitely a plus!

Community Sponsorship Partnership Grants.

Thanks to our customers and shareholders, we are also about to administer our 2016 Community Sponsorship Partnership grants once again. It makes us proud to give back to the Mission Beach community. Applications are to be in by 30 April 2016.

Here's to a great tourism season for our vibrant community, the hot summer is over and here comes the most enjoyable part of our year!

Thanks to Kerryn and her team for all their support! And of course to you, our customers and shareholders.

Regards,

**Jennifer
Chair**

From the Branch Manager.

I can't believe how quickly the time has gone, it's been a really exciting time. We have two new staff members who have joined our team; Maureen Blennerhassett and also Kerrie-Anne Casey. Both bring with them great skill sets to really enhance what we are all about which is connected banking. We also have had a change to our working hours from 3 May we will be 9.00am – 5.00pm Monday to Friday. This will work very effectively as Woolworths Centre is open from 8.00am which includes the pharmacy.

Customers will now be able to access our branch without having to wait until 10.00am.

Our new connected home loan and personal loan packages have some great discounts.

Happy to discuss options for new and existing customers, the more the connections the better the discounts.*

I look forward to helping our customers in the coming months and on a personal level looking forward to the beautiful Mission Beach Winter season.

Regards,

Kerryn
Branch Manager

* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Community sponsorship program.

Grant Applications by 30 April 2016.

New opening hours.

**From 3 May, 2016
9.00am to 5.00pm
Monday to Friday**

Home loan deals.

At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

Drop into your nearest branch at 40 Dickinson Street, Wongaling Beach or phone 4068 8700 to find out more about securing a home loan you can count on.

Ask us how to
save
\$600
on home loan fees*

 **Bendigo Bank**
Bigger than a bank.

Mission Beach **Community Bank®** Branch

*Terms, conditions, fees, charges and lending criteria apply. Full details available from www.bendigobank.com.au/homeloans. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S53787-02 (290311_v1) (5/02/2016)



Mission Beach Community Bank® Branch

Shop 5, 34-40 Dickinson Street, Wongaling Beach QLD 4852 Phone: 4068 8700

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/mission-beach [facebook.com/MissionBeachCommunityBankBranch](https://www.facebook.com/MissionBeachCommunityBankBranch)
twitter.com/bendigobank

 **Bendigo Bank**
Bigger than a bank.

www.bendigobank.com.au

