



Chairman's report.



Happy New Year and welcome to the first newsletter of the year.

2017 is a milestone year for the Canberra

Community Bank[®] Group.

Our company celebrates 15 years of operations in Calwell and Wanniasa, as well as five years in Curtin.

Our agenda for the year is to continue a balanced focus on benefiting our shareholders, customers and the community. The previously announced \$0.02 (unfranked) dividend will be paid to shareholders on 31 March 2017.

We are also aiming to refurbish our Calwell **Community Bank**[®] Branch in the first half of the year to provide a better customer experience and increase the efficiency of the branch. Once complete, we will be welcoming shareholders to our next shareholder update at the refreshed Calwell **Community Bank**[®] Branch.

On behalf of the Board and staff of the Canberra **Community Bank**[®] Group, we look forward to another good year.

Neale Guthrie
Chair

Being Bigger and better.

In late 2016, our Curtin team member Linda was awarded the NSW/ACT 'Being **Bigger** and better' Award by Bendigo Bank.

After a customer approached her to draw a bank cheque for over \$15,000, Linda enquired what the funds were for. It was to pay for stamp duty on a new home, for a couple downsizing. Knowing that the ACT had recently changed their concessions to retirees, Linda recommended they seek advice from their Conveyancer.

A few weeks later this happy customer returned with chocolates and flowers, as the stamp duty had been reduced to just \$20.

We are very proud to have staff with this knowledge in our team.

\$165 million reasons to bank on Bendigo.

In December, Bendigo Bank announced that the total **Community Bank**[®] company contributions around the nation has reached \$165 million. This comes after a \$16.6 million increase in 2015/16, including \$73,000 from the Canberra **Community Bank**[®] Group.

Every one of the 313 **Community Bank**[®] branches contributed in some way to this year's national cumulative figure. As the network continues to collaborate with each other, this number is only going to get **Bigger** and better.

The **Community Bank**[®] concept is really making a difference in the communities in which we work, live and play.

India Republic Day/Australia Day Celebration.

Our Wanniasa **Community Bank**[®] Branch sponsored and celebrated Australia Day and India Republic Day at the Theo Notaras Multicultural Centre in January. Pictured here are Mr. Raj Satija, India-Australia Association President Ms. Nishi Puri, Brian Brown and team Wanniasa.



Shareholder consultation.

There was a lot of consultation with shareholders following the conclusion of the 2016 Annual General Meeting. A wide variety of views were heard, and different priorities for the company discussed. As a follow up to this, a short survey has been created to allow shareholders to provide their input. This can be found at the following link, we encourage you to complete the survey.

surveymonkey.com/r/ZDMWVF5

News from our **Community Bank®** branches.

Jerrabomberra 5th Birthday.



Our Jerrabomberra **Community Bank®** Branch celebrated its fifth birthday in November. Giveaways occurred over the month and a celebration was held at the branch on 25 November. In attendance were our Birthday Competition winners, Directors, staff and Dr Mike Kelly MP.

Theodore Primary School.

In November, our Calwell **Community Bank®** Branch sponsored the Theodore Primary School Fete. This was one of the many events we sponsored and attended over the holiday period.



Shares for sale.

There are now 15 share parcels available in Molonglo Financial Services Limited (MFSL). Over 600 residents are today shareholders in our local **Community Bank®** company.

Please visit our website if you are interested in buying shares in Molonglo Financial Services Ltd: bendigobank.com.au/calwell

Once there, click the 'Trading Shares (LVM)' button located on the left hand side of the screen. Please contact your nearest branch if you have any queries.

Shareholders in MFSL are eligible to receive discounts and privileges from our Branch Managers. Contact your local branch in Calwell, Curtin, Jerrabomberra or Wanniasa to find a financial solution that works for you.

ID	Parcel	Min Sale Price (Per Share)
01	2,500	\$0.30
02	20,000	\$0.55
03	2,500	\$0.40
04	10,000	\$0.50
05	80,000	\$0.98
06	1,000	\$0.45
08	7,500	\$0.50
09	2,500	\$1.00
10	2,500	\$0.50
11	20,000	\$0.75
12	12,500	\$0.35
13	5,000	\$0.50
14	5,000	\$0.40
15	1,250	\$0.30
16	2,500	\$0.40

Canberra **Community Bank®** Group

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Opening hours: Monday to Friday 9.00am – 5.00pm (all branches) and Saturday mornings 9.00am – 12 noon (Wanniasa only)

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