

Newsletter

Spring
2020

Community Bank · Canberra Group

Chairman's report



Hello and welcome to our Spring Newsletter.

I want to start with acknowledging and thanking our staff for their performance

over the last year. Not only have they shown resilience and an ability to adapt to unprecedented changes to their operating rhythm, they have also helped achieve some of our best growth since we have had four branches.

These changed conditions, which do not just include the working environment but also involve the changing way banking services are delivered, consumed and priced, are not going away, and our company must continue to adapt and rethink how we operate in order to keep providing value to our key stakeholders (ie. our customers, our shareholders, the staff and community).

I am pleased to announce that, to meet these challenges, MFSL is part of a pilot program with Bendigo Bank to find the best ways for our Community Bank to adapt to this changing environment and that will continue to benefit our local community. Further detail will be presented to shareholders at our upcoming AGM. I encourage all shareholders to attend the AGM, keep an open mind, and be part of the discussion.

See you in November.

Neale Guthrie
Chair

Can't make it to our branches? We'll come to you.

As Mobile Relationship Managers, we're always happy to work around your busy schedule to ensure your banking is taken care of.

With experience as mortgage lenders specialising in home lending, investment properties, refinancing, and first home buyers, we're ready to help with a broad range of your finance and banking needs. Contact Bryan or Peter, your local Mobile Relationship Managers.



Bryan 0435 532 740 or
bryan.dacey@bendigo
adelaide.com.au



Peter 0431 993 938 or
peter.grady@bendigo
adelaide.com.au

General Meeting

Due to the ongoing pandemic, the 2020 Annual General Meeting will be a physical and virtual hybrid meeting. This will ensure a COVID-safe and accessible alternative for shareholders that may not be comfortable attending in person.

Please note, virtual attendance is only accessible by shareholders that have registered their shareholding online with our registry, AFS & Associates. The meeting link will be sent with our notice of AGM.

Time: 5.30pm
Date: 5 November 2020
Venue: Aegean Room, Hellenic Club
Matilda Street, Phillip, ACT 2606



Key growth statistics for the year:

Lending – 18.0%	Deposits – 2.3%
Wealth – 110.5%	Margin Revenue – (1.3%)
Customers – (1.3%)	Transactions – (12.2%)
Products per customer – 5.3%	

Talk to us today

Community Bank · Canberra Group

Calwell

Calwell Shops 19-21 Calwell Shopping Centre,
Webber Crescent, Calwell ACT 2902

P 02 6291 3385

E calwell@bendigobank.com.au

bendigobank.com.au/calwell

Curtin

Unit 1, 20 Curtin Place, Curtin ACT 2605

P 02 6260 5140

E curtin@bendigobank.com.au

bendigobank.com.au/curtin

Jerrabomberra

Shop 2a Jerrabomberra Village Shopping Centre,
2 Limestone Drive, Jerrabomberra NSW 2619

P 02 6299 8357

E jerrabomberra@bendigobank.com.au

bendigobank.com.au/jerrabomberra

Wanniassa

Unit 12-13 Wanniassa Shopping Centre, ACT 2903

P 02 6231 9024

E wanniassa@bendigobank.com.au

bendigobank.com.au/wanniassa

 [/canberracommunitybankbranches](https://www.facebook.com/canberracommunitybankbranches)

 [/bendigobank](https://www.instagram.com/bendigobank)

We're open:

9.30am - 5.00pm Monday to Friday

Directors

Neale Guthrie, Brian Brown, Alison Bleathman,
Klarisa Cengic, Radmila Noveska, Nigel Phair,
Sarah Rajic, Adrienne Day

Molonglo Financial Services Limited
Level 4, 15 Moore Street, Canberra ACT 2601
ABN 77 100 097 443

Annual Report details

The 2020 Annual Report is now available. Copies will be mailed to shareholders that have requested them, and will be available at our AGM. For a digital copy, visit: tinyurl.com/MFSL2020

Shareholder communications

We encourage all shareholders to contact our share registry for online access to their shareholding. By registering online, you can:

- Update bank details for dividends
- Update contact details
- Elect to receive digital newsletters and company notices
- Download share certificates and holding statements.

Share registry

AFS & Associates Pty Ltd

PO Box 454

Bendigo VIC 3552

Ph: (03) 5443 0344

Fax: (03) 5443 5304

Email: shareregistry@afsbendigo.com.au

Web: www.afsbendigo.com.au

Shares for sale

After our market refresh on 1 January 2020, there are 10 share parcels available for purchase.

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

For more information about share sales, please contact: admin@molonglofs.com.au

ID	Parcel	Min Sale Price (Per Share)
1	5,000	\$0.30
2	10,000	\$0.30
3	5,000	\$0.30
4	3,750	\$0.30
5	1,250	\$0.30
6	12,500	\$0.30
7	2,500	\$0.50
9	1,500	\$0.30
11	2,500	\$0.30
12	5,000	\$0.30