Newsletter

Community Bank · Canberra Group

Chairman's report



Hello and welcome to our Winter newsletter.

Where to begin with 2020. Following a devastating summer, we now find ourselves in the midst of a global pandemic. Through both of these major events, we are reminded of the

importance of community banking.

The Bendigo Bank Community Enterprise Foundation[™] raised over \$42 million through its Bushfire Appeal. This is now assisting families with housing relief and funding generators, with a sizeable part of the funding in NSW/ACT being set aside to support long-term sustainable recovery.

Through the COVID-19 pandemic, our branches have remained open as an essential service to the community. I thank our hardworking staff for their ability to adapt to the changes that have been required of them, and for keeping our doors open and providing excellent service in these trying times.

The Community Bank concept is as important as ever, so visit your local branch and open your account today.

Neale Guthrie Chair

More ways to bank

We love seeing you in the branch, but in these times, managing your money online or via your phone whenever you can is a

safer option.

You can access your accounts at home at anytime with our secure e-banking service or phone banking. Or when you're on an essential shop, using our ATM to get cash out and check balances.

Need help with internet banking, the app or phone banking? Call your local branch and we'll guide you through.

Bendigo Bank

COVID-19 Impacts

Our branches have had to change their normal operating rhythm to adapt to the changed environment we now find ourselves in. If you visit our branches, you will notice the following changes are now in place:

- · Sanitising stations at our entrances
- · Restrictions on how many customers can be in a branch
- · Protective screens installed for the protection of staff
- · Cessation of Saturday trade at Wanniassa.

Our staff have done an outstanding job at implementing these measures and adapting to the new environment, and we thank them for keeping each other and our customers safe.

Farewell Chloe

After 13 years in the Bendigo Bank network, we are sad to announce our Calwell Branch Manager Chloe Heath will be leaving our company in June. She has worked in every one of our branches and worked her way up to being a Branch Manager in 2016. Chloe gave up countless evenings and weekends to attend community events and promote our company.



Chloe is leaving our company in June to pursue new challenges in her career. We wish her all the best and know she will continue to thrive in the banking industry. Good luck, Chloe!

Bendigo Bank App

With the Bendigo Bank App, you can:

- · Check account balances and transaction history
- · Make credit card and loan repayments
- · Make transfers, set up automatic payments and pay bills
- Activate your card, create a PIN and set up your PayID
 View your e-statements.
- Download the Bendigo Bank App from your app store today.



Winter 2020

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



(f) /canberracommunitybankbranches

O /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

Digital Wallets

Have you heard of them and wondered what they are? It's another way to pay using your phone or smart watch.

All you need to do is load an eligible Bendigo Bank card to your device. You then hold your device over the payment machine when it's time to pay for a contactless payment. It's simple to use - and safe.

Shareholder communications

We encourage all shareholders to contact our share registry to gain 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 11 share parcels available for purchase.

Shareholders in MFSL are eligible to receive discounts and privileges from our branches. Contact your local Community Bank 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	\$0.50
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
13	2,500	\$0.25

