

Spring
2026

Newsletter

Community Bank · Mt Gambier & District



Celebrating 25 Years of Community Impact

This year we are incredibly proud to celebrate 25 years of community banking in our region. What started as a local vision to secure our financial future has become a proud partnership of support for our local region—and it's all thanks to you, our customers. Every home loan, savings account, and everyday transaction made with us has allowed us to return our profits directly back into the clubs, schools, healthcare services, and grassroots organisations that make the Mount Gambier and district region thrive. As we mark this major quarter-century milestone, we look back with immense gratitude for your trust and loyalty, and we look forward to continuing to build a stronger, more vibrant community together for the next 25 years.



A message from our Chair

To our valued community,

Welcome to our 2026 newsletter. This year marks a momentous milestone for our



organisation: 25 years of dedicated community service. Over a quarter of a century, our Community Bank has stood as a pillar of local support, reinvesting our profits directly back into the region to foster growth, resilience, and connection.

Despite navigating a dynamic and challenging economic landscape over the past year, our branch has delivered a resilient financial performance. Sound governance, prudent management, and the continued loyalty of our customers have enabled us to maintain a stable foundation.

In recognition of our ongoing financial health and our commitment to delivering value to those who invest in our vision, the Board is pleased to have declared a fully franked dividend of 10 cents per share for our shareholders.

Our success is driven by the calibre of our staff at the branch. I would like to extend my sincere gratitude to Branch Manager Emma Horrigan and her exceptional team. Their daily dedication, professionalism, and customer-first leadership continue to be the heartbeat of our branch.

I also wish to acknowledge my fellow members of the Board. Operating on a voluntary basis, this group brings together a diverse wealth of professional expertise and strategic insight. Their commitment to robust governance ensures that Mount Gambier & District Financial Services Limited remains well-positioned for sustainable prosperity in the years ahead.

Rodney Summers
Chair



Supporting young people in our communities

In 2026 we awarded three \$6,000 scholarships to local students for our Community Bank Mount Gambier & District scholarship program.

Mount Gambier High School student Annapurna Anbu (double degree of Bachelor of Medical Science and Doctor of Medicine at University of Tasmania) and Tenison Woods College students Mason Bentley (Bachelor of Engineering degree at Flinders University) and Jolie Vaughan (Bachelor of Speech Pathology at Adelaide University) were awarded the School Leavers' scholarship.

The scholarships are provided to a first-time tertiary student to supplement their study costs (such as residential college accommodation and textbooks) in their first year of higher education. Applications for our 2027 program are now open – find out more at www.communitybankmountgambier.smartygrants.com.au

We are also very pleased to announce that the 2026 recipient of our Group Training Employment scholarship is Lily Clifford-Finch! Lily is an apprentice cabinet maker at Custom Kit Kitchens in Mount Gambier and has a very bright future in the manufacturing and construction industry. The \$5,000 scholarship will be a huge help to Lily in her career development.

The financial support the GTE scholarship provides is to reduce the burden of costs associated with undertaking the qualification (travel for work and/or training, tools, maintaining reliable transport, living away from home expenses). This scholarship is open to any apprentice or trainee who is employed by GTE and living in the Limestone Coast.



Sharing our profits with you

For 25 years, we have been proud to give back to the communities that support us. Together, we have reinvested over \$1.75 million into local schools, sporting clubs, emergency services, community groups and projects that make a genuine difference. Here are just some of our 2026 highlights so far:



Old Mount Gambier Gaol Community Gardens

Did you know community gardens grow far more than fresh food? They grow friendships, knowledge, and genuine social connection.

We're proud to have contributed \$2,500 in grant funding to support the wonderful team at the Mount Gambier Community Garden. This funding helped provide new lawn mowers and eco-friendly sleepers for their garden beds.

Boneham Aged Care Services

Investing in dignity and care for our local seniors - we have recently provided \$17,000 in funding to Boneham Aged Care Services in Millicent to purchase a Carendo hygiene chair.

This specialised equipment supports Boneham's frailest residents, ensuring they receive palliative and high needs care in a comfortable, dignified and timely manner. It also gives their amazing staff the tools they need to continue delivering the highest quality of care.



Moorak Country Fire Service

We provided \$2,350 funding to help Moorak CFS purchase a Positive Pressure Ventilation (PPV) fan to improve firefighter safety and operational capability during structure fires and smoke-filled incidents. The equipment will enable faster smoke removal, improve visibility for search and rescue, and reduce heat and toxic gas exposure for firefighters and occupants.



Port MacDonnell Bowling Club



We provided \$5,000 funding to the Port MacDonnell Bowling Club for brand new outdoor seating. This new outdoor seating will make the greens even more welcoming, providing a great spot for spectators, families and players to sit back, socialise, and enjoy the game.

Does your club or organisation have a project planned that will have a positive impact on our community?

Are you looking for some funding for a community project or event? Applications are now open at our online grants application hub: <https://communitybankmountgambier.smartygrants.com.au/>

If you would like to discuss your idea before you apply, double check eligibility terms or don't know if you should apply for a grant or a sponsorship, contact kristyn.jones2@bendigoadelaide.com.au.



Meet Elise Gordon

We warmly welcome Elise Gordon as a new Director to our Board.

Elise has worked in the public sector for over 15 years in Australia and abroad, covering roles in tourism policy, healthcare programs and business engagement, and is glad to call Mount Gambier home. Elise brings skills in strategic thinking and partnership building to the Board, and is excited to contribute to a thriving region through the Community Bank model.

Talk to us today



Emma Horrigan
Branch
Manager



Julia Paech
Branch
Operations
Manager



Adam Jones
Customer
Relationship
Officer



Abdullah Kamara
Customer
Relationship
Manager



Kristy McKinnon
Customer
Relationship
Officer



Alisha Stephens
Customer
Relationship
Officer



Anita Gerritsen
Customer
Service Officer



Janet Walters
Customer
Service Officer

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/communitybankmountgambierdistrict



/communitybankmtgambier

We're open:

9.30am - 5.00pm Monday to Friday

Directors

Rodney Summers, Anne Eitzen, Barbara Munt, Mark Fullford, Francis Wilcox, John Millhouse, Helen Carlson, Lance Pedlow, Elise Gordon

Mount Gambier & District Financial Services Limited
16 James Street, Mount Gambier SA 5290
ABN 42 096 059 997

Could you be our next Director?

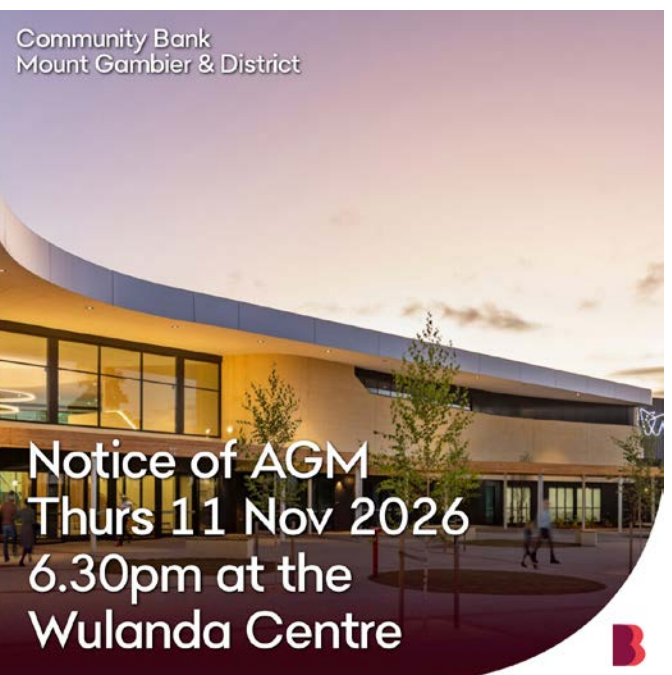
Community Bank Mt Gambier & District is currently seeking expressions of interest from community-minded people who would like to join our volunteer Board of Directors.

If you're passionate about the Limestone Coast region, enjoy strategic thinking and want to help guide an organisation that has returned more than \$1.74 million to local communities over the last 25 years, we'd love to hear from you.

You don't need a banking background, our Board is made up of people with a diverse range of skills, experiences and perspectives. What matters most is a commitment to good governance, community outcomes and helping our region continue to prosper. To learn more about becoming a Director or to express your interest email our Board Secretary Anne Eitzen – anneeitzen@icloud.com.



Community Bank
Mount Gambier & District



Notice of AGM
Thurs 11 Nov 2026
6.30pm at the
Wulanda Centre

