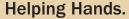
Around the community.

Story Dogs.

Story Dogs have 'pawed' their way into our hearts, and we are proud to announce our sponsorship of a second Story Dog. Lucy and her handler, Suzie will continue to look after Osborne and Mornington Park Primary School; and our new dog and handler once graduated will look after Mount Martha Primary School. The Story Dogs Co-Ordinator informed us one of the initial schoolchildren who is now in year 5 came up to her and said in a self confidant manner "Remember me, I now read every day". The child had previously been tormented about their reading literacy, and was being disruptive and finding themselves in trouble too frequent.



Helping Hands is all about collecting milk bottle caps which would otherwise fall through the recycle machine and go to landfill. They are now being collected at the branch for processing by a 3D Printer and developed into prosthetic limbs for those unfortunate in war torn countries or through terrorism. The community response has been overwhelming in recognition of the benefits to those in need and also recycling of what used to be rubbish.

Blessing Bags.

Blessing Bags is another community supported project collecting toiletries for those people in need of emergency accommodation, homeless and those financially impaired. The organisation was established 2015 by Laura O'Toole who was 18 years of age at the time. Laura wanted to make a difference to the world, and that she has.

Your donations for any of these community projects can be dropped into the Mount Martha **Community Bank**® Branch at 5A Bay Road, Mount Martha.

We still 'aim to be an integral and respected part of our community'.

Switch to us.

Since the Government introduced the 'Switching' arrangement a few years back, it has become so much easier to move your banking business. Since the Royal Commission we have experienced several occurrences – those who already hold accounts with us and have transferred more of their business and those who are now new to us. The staff in Stacey, Sarah, Julie, Kim and Narelle have guided these new customers through what is now a seamless process, providing personal, caring service. A service many have never experienced before. This new business will enable us to continue to support the community we live in and meet our aim of being an integral and respected part of our community.







Mount Martha Community Enterprises Ltd 5a Bay Road, Mount Martha VIC 3934 **ABN** 25 142 190 949 **Directors:** Nick Roberts (Chairman), Colin Forsyth (Treasurer), Geoffrey Kidd (Secretary) Lisa Gould, Alan Desselss, John Schubert.

Branch news.

In our previous newsletter we announced the arrival of Sarah. We can now proudly announce Sarah is a new mum with the safe arrival of little Hazel born mid December 2018. Whilst Sarah has taken on her new role, Julie Nairn has joined us and fitted into the team extremely well. Julie has a range of business experience including previous

banking, her own horse business and in recent times involved in the retail industry.

Business has remained steady even as we experience a change in the property market, the outcome of the Royal Commission, and a festive season that usually sees a seasonal drop in activity.

The company continues to be in profit and at an improved position compared with this time last year and remains cash positive following the payment of dividends to our shareholders.

This newsletter is sponsored by Bendigo Travel Insurance.

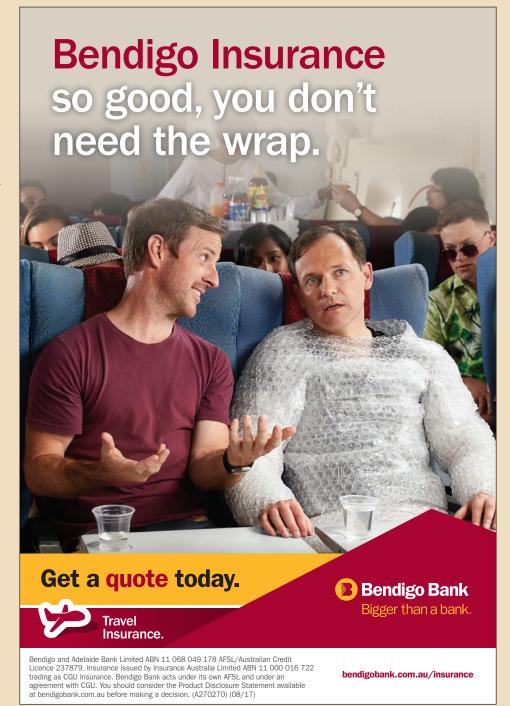
If you are preparing for your trip, we have you covered. Our new Bendigo Travel Insurance underwritten by CGU Insurance is offering new policies with even more cover:

- · Single or annual multi trip cover
- · Cruise cover international
- · Choice of excess
- · Relaxed T&C's for those over 70
- 1 or 2 adult cover when travelling together
- · Cancellation or rescheduling
- Emergency expenses
- Loss of income
- Specified luggage items.

For a competitive quote, please call at the branch at 5A Bay Road, Mount Martha or phone 5974 4518.

Dividend.

Dear shareholders – Have you received your dividend? If not, we may need your nominated bank account details to make this payment by EFT. The Share Registry's authorised form 'Shareholder Details' is available at the branch or through AFS & Associates Pty Ltd via phone (03) 5443 0344 or email shareregistry@afsbendigo.com.au



Mount Martha Community Bank® Branch

5a Bay Road, Mount Martha VIC 3934 Phone: 5974 4518 Email: mountmarthamailbox@bendigoadelaide.com.au

Opening hours: Monday to Friday 9.30am - 5.00pm

Website: www.bendigobank.com.au/mount-martha facebook.com/MountMarthaCommunityBankBranch twitter.com/bendigobank



www.bendigobank.com.au

