



Harden Murrumburrah Community Bank® Branch newsletter.

It's the year of Piggy!

Harden-Murrumburrah **Community Bank**® Branch likes to have its name and its face prominently displayed in the twin towns. Bendigo Bank is here, there and everywhere, with imaginative promotional stickers on the bank's window in the main street, in advertisements in a local newspaper, on sports teams' jumpers, on the fence at sporting and community events and in plenty of other places, too. The town knows we are here and ready to provide real service. Our pictures show the Harden Hawks jumper, some branch window dressing, a newspaper ad and Ron Page and Kevin Hoppe at the Australian 2 Man Ambrose Championship, of which Bendigo Bank is the major sponsor.



Claim the date.

Join us at the Harden-Murrumburrah **Community Bank**® Branch in Neill Street, Harden, at 10.00am on Friday 5 April, for our local celebration of Australia's 'Biggest Morning Tea'. It is one of the Cancer Council Australia's major fundraising events of the year. The branch will also be celebrating its 12th birthday – an extra reason to come and enjoy a cuppa and plenty of other goodies.

Lisa's new Aussie.

The branch's new Manager, Lisa Dean, has well and truly settled into her new role. And she has been joined by the love of her life from Dublin Ireland, Ben Miller. They met in Darwin in 2004. Ben likes Australia so much he was naturalised on Australia Day.



Murrumburrah Financial Services Limited 23 Neill Street, Harden NSW 2587 ABN 12 118 357 467

Directors: Hugh Pavitt, Ev Shea, Sue McCarthy, John McFadyen, Kellie Forsyth, Geoff Orchison, Jan Ryan, Mike Bickford, Greg Sanderson.

From the Chairman.



With the harshest of summers, that included severe prolonged high temperatures and low rainfall interspersed with highly destructive storms now behind us, we hope autumn might be a little kinder.

The bright spot during this time was the distribution to shareholders of a five cent dividend in January. This was made possible due to the sustained business achieved by the branch during the last financial year and careful administration by the Board.

Despite the relatively quiet banking environment since the release of the Hayne Royal Commission Report into Banking, Lisa and the team have been no less busy.

Our **Community Bank**[®] branch has been extremely careful in its conduct and this has been reflected in the length of time that has been required to process loan applications.

Next month the Board will conduct its strategic planning day. This day is our opportunity to look at what we have been doing, what we hope to achieve in the future and to assess our practices to keep improving the service to Harden-Murrumburrah and Grenfell. In conjunction with our budget, the strategic plan forms the framework of our business and we are in constant reference to both documents.

This year, coincidentally, is the Chinese Year of the Pig. With some autumn rain and with both Federal and State elections out of the way by the end of May it will surely be, as the sign on the front window of the branch says, "The year of the Piggy".

Hugh Pavitt
Chairman

Sharing the best ideas.

Murrumbulla Financial Services Limited is part of a cluster which spreads across a large part of southern New South Wales. **Community Bank**[®] branches included are at Tumbarumba, Henty, Lockhart, Narrandera, Coleambally, Boorowa, Bungendore, Gilgandra, Braidwood, Adelong and Hillston. As a cluster we work to better the communities we are a part of.

The cluster meets quarterly to formalise strategies to promote the workings of the **Community Bank**[®] branches. One of its key purposes is the sharing of best practice – those ideas that are working in each branch to promote the **Community Bank**[®] concept.

The cluster is provided with some funds from the Bendigo Bank and works to ensure that the funds are used better and more effectively across the cluster.

In the past the cluster has collectively supported operations such as the Snowy Hydro SouthCare Helicopter Service and Royal Flying Doctor Service. The cluster also has a major presence at the Henty Field Days.

In 2018, the cluster provided funds to allow the Harden-Murrumburrah **Community Bank**[®] Branch to provide water and sun screen at the Harden Picnic Races. This will again be provided in 2019.



Harden Murrumburrah Community Bank[®] Branch

23 Neill Street, Harden NSW 2587 Phone: 6386 5083

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/harden_murrumburrah facebook.com/bendigobank twitter.com/bendigobank

Grenfell agency Aston & Joyce, 124 Main Street, Grenfell NSW 2810 Phone: 6343 1500

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon



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