



Report from Branch Manager.



The beginning of 2014 has seen some very exciting and busy times at The Harden Murrumburrah **Community Bank®** Branch.

We have had two new staff members; Brooke Selwyn joined us as a Customer Service Officer and I took on the position of Branch Manager.

Our branch celebrated its 7th birthday in March. The attendance, early in May, to the State Conference in Leura by myself and two of our Directors provided invaluable information not only for our branch and our Board, but the community of Harden Murrumburrah as a whole. We are looking forward to implementing many of these ideas during the coming year.

As a team, we have been concentrating on Home Loans, protecting our clients with Insurance and building on long-term goals with referrals to our Financial Planning Wealth Specialists.

We have had great success by running a review program allowing us to focus on where the clients currently are, what they would like their future to look like and presenting scenarios on how best to meet those goals. It is extremely important that we use our skills and expertise to ably assist all clients in the review process while restructuring their banking requirements.

With success such as recently saving a couple 23 years from their loan and a huge \$205,000 in interest, we know that what we are doing is not just about money, but about giving back the quality of life. After all, people and community are what we are all about.

Jen Sheridan,
Branch Manager

Late Breaking News!! We're pleased to announce that Jen has won the State "Being the Bendigo" Award.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008.

Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Biggest Morning Tea.

The branch staff turned on an excellent spread for the Biggest Morning Tea on Friday 23 May. Although there were other calls on people's time that morning we still managed to provide a cuppa and a cake for 30 people. It was a great test of our new crockery, urn and chairs and we managed to raise \$150 for the Cancer Council.



Murrumburrah Financial Services Ltd 23 Neill Street, Harden NSW 2587 **ABN 12 118 357 467** **Directors:** Hugh Pavitt, Ev Shea, Sue McCarthy, Geoff Buckland, Andrew Kennett, Yusuf Khalfan, Brenden McKay, Matthew Stadtmiller and Cathy Sanderson.



Harden Hawks value our support.

Your **Community Bank**[®] branch recently entered into a partnership with the Harden Murrumburrah Rugby League Football Club. Here's what Club President, Jason Pollard, had to say,

"The committee and players of the Harden Hawks are extremely excited about the three year deal that has recently been struck with our local **Community Bank**[®] branch.

Our football club would like to extend our heartfelt thanks and appreciation Harden Murrumburrah **Community Bank**[®] Branch for getting behind our footy club. The three-year sponsorship commitment not only gives peace of mind that the senior side can remain viable in the future years but can also relieve the burden on the solid efforts our volunteers make in keeping the club afloat on a daily basis.

A great effort that our **Community Bank**[®] branch members should be very proud of, as I know the Hawks certainly value this business relationship."

Julie O'Connor.

Julie Rose O'Connor was a long serving member of the Harden Murrumburrah **Community Bank**[®] company Board and will be sadly missed by her fellow Directors and staff. Julie joined the Board in 2008. That same year she took over as Secretary, a position she held with distinction until 2010. Julie was a highly respected and dedicated member, not just of the Board, but of our community as a whole. Her enthusiasm for the **Community Bank**[®] concept and commitment to its community values made her an inspiration to us all. Her family (Mark, Bronwyn and Elizabeth) and her extended family have our sincerest condolences.

Gold Trail Festival.

Harden Murrumburrah **Community Bank**[®] Branch was sponsor of the Gold Panning again at this year's Festival. Although no fortunes were made, plenty of people, young and old, spent time sifting through the sand for that precious glint – and many of them found a speck! Bendigo's history makes this a very good fit for your branch's sponsorship and we look forward to an ongoing partnership with the Festival.

Hilltops Spanish Food & Wine Festival.

One of the most successful events we've had. A great variety of food was on offer and we were pleased to contribute with a Chorizo Salad which was well received. Lovely weather, good turn-out and a great community feeling. We can't wait for the next one!



Need Insurance?

we have it covered

Let's face it, most people really only think about their insurance when something goes wrong.

And when the unexpected does occur, it's good to know you have someone to turn to if you need help getting things back to normal as fast as possible.

It's easy – protect yourself, your family and your biggest assets with a Bendigo Insurance Policy.

Drop into your nearest branch at 23 Neill Street, Harden or phone 6386 5083 to obtain a quote or arrange cover.

You should consider the Product Disclosure Statement available from any branch before making a decision. Bendigo Home & Contents Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238201. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. IN13 (218049_v1) (24/06/2014)

Three Day Classic.



The annual Golf Three Day Classic was held again at Harden Country Club over the June long weekend. A good turn-out of golfers on all three days ensured the continuing success of this very popular event. Congratulations to overall winners Ron Page and Kevin Hoppe and to runners –up Tim and Barb Beveridge.

Golf Club Captain and Vice President Geoff Bates said, “The June long weekend has come and gone yet again and as was the case last year our golfing weekend was a huge success largely due to the support given to the Country Club by the Harden Murrumburrah **Community Bank**® Branch. I will be sending a BIG thank you to Jen and her staff at the branch who bent over backwards to help.”

This year your **Community Bank**® branch added to its involvement by sponsoring a hole-in-one prize for the 10th green.

Birthday party.



What a great birthday party we had this year! Cake, balloons, the lot. Forty youngsters from Bunyip Preschool, with their teachers,

joined the Board and staff....and Piggy, for a sausage sizzle to celebrate our seventh birthday. Upwards of 30 adults also enjoyed the festivities with Branch Manager, Jen, cutting the cake after Piggy helped the kids blow the candles out. Everyone went home with a piece of cake and a balloon to keep them going until next year.

Don't forget.

Centenary of first Airmail Flight. Re-enactment at Harden Racecourse on Sunday 13 July. Plenty of fun for all the family.

New community sponsorship form.

As the **Community Bank**® branch grows and becomes more successful we are able to make more funds available to support local groups in their activities. In order to make our distribution of funds as equitable as possible, the Board has introduced a new Sponsorship Application Form. Forms are now available from our **Community Bank**® branch. If you require any assistance please contact the Branch Manager.

Supporting our community.

We continue to distribute Market Development Funds made available through Bendigo Bank to develop and grow our community.

Since the last Newsletter we have supported the following groups,

- Harden Kite Festival
- Gold Trail Festival
- Three Day Golf Classic

GoPos.

Just a reminder that the branch has a mobile EFT machine for use by community groups. Pop in and see Jen to find out its availability.



A home loan that's the start of something bigger.

At Harden Murrumburrah **Community Bank**® Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

Drop into your nearest branch at 23 Neill Street, Harden or phone 6386 5083 to find out more.

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All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S47285-1 (218043_v1) (24/06/2014)



Director profile.



This month we are pleased to make you a little better acquainted with Director Andrew Kennett.

Andrew was a foundation member of the Board having originally joined the Steering Committee and has recently re-joined the Board.

How long have you lived in Harden? I moved here in 1990 to establish a business and am still here 24 years later.

Do you work in Harden? I own a number of businesses that allow me to work from Harden.

Tell us something about yourself I originally came from a dairy/beef farm in the west of Sydney, moving to Harden and establishing my businesses in 1990 after completing

Agricultural College and Jackarooing in Western Qld and Scone NSW. My family consists of my wife Michelle and four girls, Katy, Annabelle, Meg and Jetta and one boy, Jack. I believe that nothing happens in a community without commitment and enthusiasm from within the community, and if you want something to happen then you need to get involved.

Favourite book/film? Book "The Cattle King"- Sidney Kidman and film – Out of Africa (I'm showing my age here!)

Interests I enjoy a variety of sports including touch football, tennis, polocrosse, water skiing, snow skiing and whatever I can play at the time. My favourite "time out" is 4WD exploring and bush camping with my family where there are no fences. I have passions for family, farming and fun.

Dr Yusuf Khalfan OAM.

Director Dr Yusuf Khalfan received an OAM in this year's Queens Birthday Honours for "service to medicine as a general practitioner and to the community of Harden-

Murrumburrah". The Board and staff offer Yusuf their sincere congratulations on a very well deserved award.

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Harden Murrumburrah Community Bank® Branch

23 Neill Street, Harden NSW 2587 Phone: 6386 5083 Website: www.bendigobank.com.au/harden_murrumburrah

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

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