



New Board member.



In this edition of our newsletter we wish to introduce you to John McFadyen who is the son of a

banker and who, as a young person, spent time in Wauchope, Yass, Deniliquin, Moree and Grenfell.

John completed an Economics Degree and Diploma of Education at UNE in Armidale and joined the NSW Department of Education as a Mathematics Teacher. He spent seven years teaching at Bourke High School, nine years at Koorinal High School, six years at Tumut High as a Head Teacher and 14 years at Coleambally Central School, initially as a Deputy Principal and then Principal from 2006. John was then appointed to Murrumburrah High School at beginning of 2015.

On a personal note, John has been married to Sally for over 30 years and together they have four kids. He enjoys being involved in sport and served on the Board of Coleambally **Community Bank**[®] Company from 2012 to the end of 2014.



Farewell to the Directors.

Since the last newsletter there have been five Board Members retire from the Board. Yusuf Khalfan and Brenden McKay have between them tallied up nearly 20 years of involvement from the days of a Steering Committee to the present. They have given their time on many committees with Brenden as inaugural Chairman of the Board.

Whilst not on the Board, but attending most of the meetings, looking after the share transactions and acting as Company Secretary, Jim Wright has been involved for nearly 10 years as well and will be equally sadly missed.

With a somewhat briefer time on the Board, Brad Thorsby has been a major contributor to the financial structuring of our future direction. This has included the absorbing of our Grenfell Agency into the business. During the last 12 months Andrew Kennett has, along with Brenden McKay, invested a huge amount of time and effort into the establishment of the Grenfell Agency and are leaving at a time when their efforts are just beginning to bear fruit.

Whilst we absorb the loss we are so appreciative of the over 30 years of service and dedication Yusuf, Brenden, Brad, Andrew and Jim have invested into the business, we wish them all the best for the future with our thanks.

Murrumburrah Financial Services Ltd 23 Neill Street, Harden NSW 2587 **ABN 12 118 357 467** **Directors:** Hugh Pavitt, Ev Shea, Sue McCarthy, Cathy Sanderson, Geoff Buckland, Erica Glover and John McFadyen.

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Conference report.

Branch Manager Jen Sheridan, Director Cathy Sanderson and Chairman Hugh Pavitt attended the National Conference on 8 and 9 September 2015 in the new Ulumbarra Theatre in Bendigo. We heard from a broad range of speakers starting with Mike Hurst, CEO of Bendigo Adelaide Bank, the Board Chairman Robert Johanson, politicians and motivational speakers but none were more extraordinary than Rosie Batty, the then 'Australian of the Year'. She spoke from the heart on domestic violence in all its forms, rather than the more obvious physical violence which she herself was so confronted with. This was followed by our attendances at showcases of banking products and a tour through the Bendigo Centre, Bendigo Adelaide Bank Head Office.

Topics such as Funds Transfer Pricing, Project Horizon and it's impact on our operations in the future, snapshots of what some **Community Bank**[®] branches are undertaking, to predictions as to where financial markets will be in 2016. This inspiring speech by David Robertson left us with plenty of discussion material to share with the Board upon our return.

Manager's report.



Welcome to our first newsletter for 2016. We are pleased to report that as at the end of December 2015, our branch has reached its highest ever business levels, with over \$87 million in total banking business held at our branch. Our outlook for the remainder of the 2015/16 financial year remains

optimistic and we hope to maintain our current business level and build on this further.

This year we celebrate our ninth year of being open for business and it is clear that as our branch becomes more mature, greater community outcomes are being achieved. This is the year that we also congratulate Janelle Slavin and Gale Curtis for their nine years of dedication, loyalty and service to our community, having been with the Harden Murrumburrah **Community Bank**[®] Branch since opening 10 March 2007. We have operational accounts exceeding 2,800 and fast approaching our goal of 3,000 accounts by end of June 2016.

Our branch continues to offer great competitive banking products and services, and I would like to encourage all members of our community to keep us in mind when shopping for your next financial product. We have a variety of great new products currently available at the branch and are continually reviewing our customers' accounts to make sure they are aware of these new products and enhanced features in our overall aim of strengthening our client relationships. On a personal note, I would again like to thank the community for their continued support. Your support means we continue to give back to a wonderful community, such is Harden Murrumburrah and surrounding districts.

Jen Sheridan,
Branch Manager

New baby.

Congratulations to Sarah, Matt and Charlie who welcomed Billy into their family earlier this year. We wish them all the happiness in the world and look forward to seeing Sarah back in the branch later in the year.

Welcome to Amanda and Caron.

Amanda Beeson

My name is Amanda Beeson. We moved to Harden two years ago from Sanctuary Point on the South Coast. I have two children who are ten and nine.

I have thoroughly enjoyed work at Bendigo Bank and meeting new people.



Caron Elliot

I am thrilled to be working with the Harden Murrumburrah **Community Bank**[®] Branch as a Customer Service Officer. Being a part of the Harden Murrumburrah community, and being able to assist in giving back to the community, through the branch, and using my previous banking experience, will give me an immense sense of fulfilment. I love working in my home town and look forward to many more years here.

On a personal note, my interests include cooking and scrapbooking. I have two fur babies, Bella and Tess and am looking forward to marrying my fiancée in April this year.



Branch birthday.

This year will see us mark our 9th birthday of the branch this month. We look forward to sharing this milestone with each of you and are proud of our achievements over this time.



Grenfell update.

Hi my name is Tim Butt and I have been with Bendigo and Adelaide Bank for over 13 years. Over the last seven years I have been the Regional Manager for South West NSW. This Region consists of 11 branches and 10 agencies. This is something I'm proud of as we have only built this network over the last 15 years.

As Regional Manager I'm passionate about positive outcomes for rural and regional communities. Growing up on the family farm in Jugiong, I know the social and economic effect when a community loses a business from town the social and economic effect that can have. It was from this that the **Community Bank**[®] concept was conceived over 18 years ago. Since then we have seen over 310 **Community Bank**[®] branches opened nationwide and \$148 million invested back into these very communities. We also have 112 Customer Service Agents to compliment these branches.

When informed that the Grenfell community was to have one of their long-term businesses restructured, we were only too

happy to support the community with an agency. I'm pleased to say that so far the support for the agency has been very pleasing and is continuing to welcome new customers on a daily basis.

It is our hope that in the future we will be able to return full banking services back into the Grenfell community in the form of a branch. This of course will be determined by the community and the amount of banking business you are willing to allocate to us.

We feel fortunate to be invited to be part of your community and excited about what the future may bring. At Bendigo Bank we endeavour to be the 'Most Customer Connected Bank' in Australia and as such would like to invest into the success of your local community. The size of that investment is only limited by the business generated.

Once again thank you for this opportunity and I wish you all the success in the months and years to come.

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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

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