



Harden Murrumburrah Community Bank® Branch newsletter.

From the Chairman.



We have some breaking news as this newsletter is published. Our Manager Allyson Wales is on the move. She is not lost to Bendigo Bank but has been appointed Bendigo Bank's regional leader for the Canberra region. We congratulate her and thank her for her vibrant leadership of the branch and for the way she has

helped take our **Community Bank**® branch forward over the past year. We have never been in a stronger or better position for future development.

The highlight of our very well attended Annual General Meeting late last year was the announcement of a 4c-per-share dividend. This was sent out to shareholders at the end of January and further increases the branch's distribution of money back into the community as reward for banking with us.

The more business our Bank does, the more we can return to our community both here and in Grenfell.

Two staff matters deserve mention. Sarah Prosser has been recognised as the joint 'NSW Monthly Service Award' winner for January by Bendigo Bank for exceptional service in helping a customer during an extremely difficult time.

This is wonderful recognition for what the staff do all the time, and for which, on this occasion, Sarah has been recognised.

Secondly, at the end of February, Amanda Beeston left us as Caron Cantrill returned from maternity leave. We were fortunate Amanda was available, and we thank her and wish her well.

Murrumbulla 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.

Before Christmas, the Men's Shed built a small picket fence for us to place around the Community Giving Christmas Tree in the branch. This was designed to keep small children from sampling presents left beneath the tree! Your overwhelming generosity in giving to less fortunate children in our community meant the picket fence was actually holding the huge volume of presents in so as not to spill out all over the floor.

As this newsletter was being prepared, Board members were about to gather for our Annual Strategic Planning Day. It gives us a chance to look at what we do, how we do it and make improvements and changes where necessary. This day has been most valuable in the past and this year we will be joined by Wayne Simpson, State Community Manager, who will co-facilitate the day with Deb Waddell, our Regional Community Manager.

In past years, topics from these planning days have found their way into discussion topics at State conferences, so they are of value to not only ourselves, but to the wider **Community Bank**® network.

Our NSW State Conference will be held at the end of May this year and we will again be well represented by Board members.

Hugh Pavitt
Chairman

Beer, burgers, banking and business.

Harden-Murrumburrah **Community Bank**[®] Branch is planning to host a Tradies Night on Wednesday 2 May.

Special guest speakers on the night will help keep Tradies informed about all things business and banking, and to make their busy lives easier. Speakers will include a Bendigo Bank Financial Planner, a Tax Agent and a representative from Australian Apprenticeships.

Tradies who attend will be given special offers for banking, portable EFTPOS facilities and a lucky door prize. Supper will be provided.

Sarah's exceptional service.



Sarah Prosser has been selected as Bendigo and Adelaide Bank joint 'NSW Monthly Service Award' winner for January.

Sarah was nominated by Manager Allyson Wales for a 'Customer Service Award' after she provided exceptional service in assisting a customer during a difficult time.

"Great recognition and reward for a fantastic job," says Allyson.

Proud to support Men's Shed.

Our first Manager of Harden Murrumburrah **Community Bank**[®] Branch, the late Ralph Hawkins, was influential in setting up Harden's Men's Shed and was its first president. The connection between the Men's Shed and our Bank continues.

In his column, Chairman Hugh Pavitt notes Men's Shed members built a small picket fence to place around the Community Giving Christmas Tree in the branch.

Sponsorship has been made to the Men's Shed towards purchase of equipment under the guidance of former Director Geoff Buckland.

This has included a plasma cutter and a sandblasting cabinet.

Harden is proud of its Men's Shed where men can get together, join in activities and talk about what's on their mind. It is a fully equipped workshop where skilled and unskilled men can share time with each other, swap yarns and work together on community projects.



A strong, customer-focussed bank.

Our Branch Manager Allyson Wales had these stirring words to say at our Annual General Meeting:

"It is almost 12 months since I started as Branch Manager, and what a year it has been! We celebrated our 10th birthday in March, congratulated both Janelle and Gale on 10 years' service and we welcomed a new addition to our Bendigo family in September when Caron had Rhys.

Bendigo Bank's vision is to be Australia's Most Customer Connected Bank, and that's what we strive for in Harden as well. During the past 12 months, I have learned that the **Community Bank**[®] concept is not just about having a bank open in town where people can deposit and withdraw money. It's about having a strong customer-focussed bank in town that can provide all banking services, including new accounts, investments, lending, business products, Rural Bank lending and deposits and all forms of insurances to protect our customers, so that profits generated through these products can be given back to our community through sponsorships, grants and other programs.*

Bendigo Bank's current advertising Campaign – 'See The Change' shows exactly what can be achieved when communities support their local **Community Bank**[®] branch.

The impact that we as a **Community Bank**[®] branch, can make in in our town and to the people who live in our community will continue to grow as our customer base grows.

I urge each and every Director, shareholder and customer of Harden **Community Bank**[®] Branch to look at your own banking and 'See The Change' that you can help us make. I urge you all to become advocates of the **Community Bank**[®] concept to ensure we continue to grow and prosper into the future."

* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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We support the future of our twin towns.

An emphasis of Harden Murrumburrah **Community Bank**[®] Branch is to support the future of our community.

A pledge of \$10,000, for example, sparked the community partnership essential for the building of the immensely popular Harden Skate Park in 2016.

Students at the twin town's three schools were in the spotlight late last year when our Bank acknowledged citizenship qualities at the respective schools' awards nights.

One citizenship award recipient was Bianca Byrnes, then a Year 6 student at Murrumburrah Public School, pictured on the night with Branch Manager Allyson Wales.

School principal Clare Crawford described Bianca as "an outstanding quiet achiever". Our Bank's award provided a way to officially acknowledge such a student. Well done, Bianca.



We help to keep our young drivers safe.

A successful driver training program has been in operation at Murrumburrah High School for more than 32 years.

Harden Murrumburrah **Community Bank**[®] Branch is an integral part of this program to teach safe driving habits to our young people with a new car being bought last year with the support of our Bank.

This is our third year of sponsorship which is provided to the P&F to cover registration and insurance.

A driver training program is coordinated by teachers Ms Antoinette Ward and Mr Ian Baird, who are licensed commercial driving instructors.

The course is designed to make students realise when they are driving that they are responsible for the safety of family, friends, members of the community and themselves.



Partnering with Rural Bank.



You may have noticed the new blue co-branding on the front windows of our branch.

Bendigo Bank are in proud partnership with Rural Bank, and we are happy to say that Allyson and the Harden team are accredited in Rural Finance to help our local farmers with their Rural banking needs.

We can offer all Rural lending, transaction accounts, savings accounts and Farm Management Offset accounts. These are unique to Rural Bank, and allow farmers to offset the interest payable on a term loan with the interest earned in a Farm Management Deposit Account.

Jeff Shepherd, our local Rural Bank Specialist, is on hand to help with all local farmers' banking needs.

Farm Clubbers get Rural Bank spirit.

Bendigo Bank are proud partners of Rural Bank. To celebrate the new co-branding of the Harden Murrumburrah **Community Bank**[®] Branch, Rural Bank donated bucket hats and beanies to the MHS Farm Club kids to wear while they get their cattle ready on frosty mornings at shows.

All of your Rural Banking needs can be met by the staff at Harden Murrumburrah **Community Bank**[®] Branch, so call in and have a chat with our team.



See the change your banking can make.

You need a bank you can trust to give you the products and services you need.

We need you to help us make a difference.

At Bendigo Bank, our customers create change every day. A change for good. A change for the better.

Drop into your nearest branch at 23 Neill Street, Harden or phone 6386 5083 and see the change your banking can make.



[bendigobank.com.au/
bethechange](https://www.bendigobank.com.au/bethechange)

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

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