



Harden Murrumburrah Community Bank® Branch newsletter.

Dogged exhibitors delighted.



As long term sponsors, the Harden Murrumburrah **Community Bank**® Branch was on hand to present prizes at the Harden Kennel Club Dog Show.

Branch Manager Jen Sheridan (standing, left) is with some delighted exhibitors and their beautiful dogs.

The dog show faced the elements head on when several gazebos were damaged by wind and rain, one ending up in the top corner of the showgrounds.

President Marlene West said she was pleased with the turnout despite the weather, and made a point of thanking the Bendigo Bank for its continued support.

Picture and story: Twin Towns Times.

Annual General Meeting.

With this newsletter you will receive forms related to this year's Annual General Meeting (AGM).

Date: Thursday 24 November 2016

Time: 7.00pm

Venue: Harden Country Club

Sponsorship recipients for 2017 will be announced.

A light supper will be available following the meeting.

Coming events.

17-18 September	Harden Men's Golf -2 Man Ambrose
17-18 September	Junior Soccer presentation day
14-16 October	Arts Council Annual Art Show
15 October	Kite Festival
29 October	Picnic Races
19 November	Twin Towns Rodeo
24 November	Annual General Meeting Harden Murrumburrah Community Bank ® Branch

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

Welcome to our first newsletter for 2016/17 financial year.



Branch Manager Jen Sheridan and Bendigo Bank mascot Piggy out and about at the Henry Lawson Festival in Grenfell.

We are pleased to report that as at the end of the 2015/16 financial year, our business had continued to grow successfully and funds under management had grown to \$91.1 million. This was a growth of over \$14 million within the past 12 months. This growth covered all factors of banking from deposits, consumer, business and rural products and loans. Our non-core commission on products such as insurances and financial planning has added to our income substantially. Our

concentration for the 2016/17 financial year will continue to be proactively seeking further increase across the range of products.

At the close of the year, we were listed as 6th nationally, and more recently at the State Branch Manager conference, we were awarded the State awards for Wealth (Branch award) and Insurance (Highest Personal sales).

More importantly, all of these results come down to the positive impact we have continued to have in the

community, not only through our partnerships, but also through our conviction to assist all community members financially, and the leverage we have used in the further creation of a strong brand.

Building the brand, building relationships and building the business means greater opportunities for our wonderful community.

We continue to offer great relationships where banking is on a holistic level allowing financial growth and stability for our clients. With our competitive banking products and services, I would like to invite our shareholders and community members to meet with me for a review to enhance your own situations.

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 the wonderful community of Harden Murrumburrah and surrounding districts.

Jen Sheridan
Branch Manager



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Meet our New Director.

Geoff Orchison has been a journalist all his working life, coming from a newspaper family in South Africa before he and his parents moved to Australia in the 1970s. He married Sue, whom he met in Melbourne, 38 years ago and they have three adult children.



Geoff and Sue left the big smoke in 1979 and spent 15 years in regional areas of NSW and Queensland where Geoff edited local daily newspapers in Grafton and Bundaberg. He was also the founding Chairman of the Grafton Regional Art Gallery.

For 20 years before he retired in 2014, he was Communications Director in Canberra for the Catholic Archdiocese and editor of the diocesan newspaper Catholic Voice, which many families attending Catholic schools in our region would have read and possibly appeared in.

He and Sue, who paints religious icons, look forward to full retirement here later this year. It will give Geoff more time to devote to killing weeds, planting trees and his other interests with our **Community Bank**[®] branch, and at St Clement's monastery, Galong, and in pastoral care at St Lawrence's.

A message of giving back.

There was plenty of interest from community groups when our company, Murrumbidgee Financial Services Ltd, held an information night on grants, marketing and sponsorship.

The evening was attended by representatives of community groups who had previously been recipients of our **Community Bank**[®] branch's sponsorship and groups wishing to apply for sponsorship.

It showcased sponsorship as an important local commitment of partnership between community groups and the **Community Bank**[®] branch.

By partnering and engaging with the branch, community groups create an "ownership" with their **Community Bank**[®] branch and a "voice" in sponsorship with decisions made in their community groups.

The information evening carried a message of giving back to the community. The **Community Bank**[®] model is built on a point of difference that supports our local community. In giving back, there is an expectation that members of community groups will support the bank that supports them.

During the evening a number of groups already receiving sponsorship talked of the many benefits they have recognised by partnering with the your **Community Bank**[®] branch.

Applications for 2017 sponsorships close on 30 September. Recipients of 2017 sponsorship will be announced at the **Community Bank**[®] company's AGM on 24 November. This gives successful recipients the opportunity to plan and budget for 2017.



Skate Park a community success.

The Harden Skate Park is ready for business and by the time you read this newsletter it should be teeming with young skateboarders.

The creation of the Skate Park was only possible with strong community support. At the forefront was Harden Murrumburrah **Community Bank**[®] Branch.

"We would like to acknowledge the contribution Harden Murrumburrah **Community Bank**[®] Branch made to this project," Cathy Sanderson from the Skate Park committee said.

"Your early pledge of \$10,000 enabled us to leverage support from other major businesses in our area to provide the community partnership essential for the project's success."

A low key official opening was planned with the Canberra Skateboarding Association and Back Bone BMX, also from Canberra, coming out to do workshops with the kids.

Your **Community Bank**[®] branch is proud of its ability to partner with community groups to achieve outcomes such as this.



League thank-you day.

Harden
Murrumburrah
Community Bank®
Branch hosted our
annual thank-you
day and local rugby
league football
matches last month.
The day showcased
games for all grades,
including youth
league, women's league tag and senior league team.



Above left and above:
Our **Community Bank®** branch hosted a football day as we thank the community for its support.

The rainy weather held off and we enjoyed the company of many branch patrons, giving us the chance to say thank you for your continued support.

All the matches were entertaining and a real showcase from the Harden and the Bungendore teams both of whom are heavily supported by their local **Community Bank®** branches.

We rate our home loans. And so do our customers.*

At Harden Murrumburrah **Community Bank®** Branch we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

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

Bendigo Bank Home Loans. Don't settle for less.



Harden Murrumburrah **Community Bank®** Branch

*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-5 (309162_v1) (28/06/2016)



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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