



Yea & District Community Bank® Branch funds local schools environmental program.

The Kids Teaching Kids program is one of the main projects of the Upper Goulburn Landcare Network. The program has now been introduced to 10 schools within our area with more schools asking to take part. UGLN, together with the Goulburn Catchment Management Authority, funds the work of Landcare facilitators within the schools.

The Kids Teaching Kids Program promotes positive wellbeing and helps build resilience in young people. It raises awareness and drives action on local and global environmental issues, bringing communities together to solve common challenges and help the next generation of leaders who will take collective responsibility for our future.

By giving students the opportunity to present a workshop to others during Kids Teaching, Kids Week or at one of the Kids Conferences, students see that they can have a positive impact on the world, starting in their own communities. They are given

tools to manage their own learning and become confident, caring and informed citizens ready to take on new challenges.

Until recently, funding for the wider program came from a national retail group who decided to re-focus their sponsorship to other areas. Upper Goulburn Landcare Network made a successful application to Yea & District **Community Bank**® Branch for funding assistance to ensure that the program could be continued. In presenting a cheque to UGLN facilitators, Manager of Yea & District **Community Bank**® Branch, Lyn Southurst said, "We were pleased to help UGLN with funding. Kids Teaching Kids is exactly the type of project that allows us to work with communities to achieve their goals."

Bruce Marsh, President of Upper Goulburn Landcare Network, expressed his committee's sincere thanks to Lyn for the branch's support, and their understanding of the importance of the schools project within the local community.



The landscape is changing. Are you ready?

To be ready for every opportunity, talk to your Rural Bank Farm Finance Specialist.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 66 High Street, Yea or phone 5797 2188 to speak to Andrew Carkeek.

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Available through  **Bendigo Bank**

Murrindindi Community Enterprises Limited 66 High Street, Yea VIC 3717 ABN 55 141 660 086

Directors: Gary Pollard (Chairman), David Roberts, Russell Wealands, Kim Chadband, Karli Chase, Ian McKaskill and Sam Hicks.

Investing with us = investing in your community.

Total Community Bank® company community investments to date over \$115,000.



Supporting our local community is the very reason for our existence, and we thank our shareholders and customers for their ongoing support to make this happen.

Accommodating your needs is all part of our service. We are open convenient hours, including Saturday mornings, and we make it easy for you to bank with us when you're on the go.

Why? Because we think banking is about more than just money. We're about the good that money can bring.

Projects supported in 2016:

Upper Goulburn Landcare Network	\$5,000
Rotary Club of Yea	\$1,000
Bushrodders Rod & Custom Club	\$3,000
Yea & District Historical Society	\$5,100
Yea Arts Carnivale	\$3,500
Yea Wetlands	\$1,500
Yea Bowling Club	\$600
Homewood CFA	\$150
Flowerdale Primary School	\$200



Yea Arts Carnivale.

The Yea & District **Community Bank®** Branch was a Finalist for the 'Community Choice' Award at the Annual **Community Bank®** Conference recently held at Lorne for its ongoing sponsorship of the 2016 Yea Arts Carnivale.

Board Secretary, David Roberts explained to the attendees how the customers of the Yea & District **Community Bank®** Branch had provided the necessary seed funding over the past three years to enable the Carnivale Committee to grow the Yea Arts Carnivale into a Tier 1 – Murrindindi Regional Event.

Held over the Australia Day weekend the 2016 Carnivale celebrated record attendances at some 28 venues hosting the region's diversity of art forms - from Opera in high places to the unique experience of live music in the historic Cheviot Tunnel, Hay Bale Art and even puppetry in the Yea Wetlands.



Thank you letter.

On behalf of the Flowerdale Primary School Council I would like to take this opportunity to thank the branch for its kind donation of a voucher from Goulburn Valley Nurseries for our school. As you may know, we have a strong interest in sustainability and gardening at our school and this voucher will be put towards the purchase of plants and garden supplies to renew our vegetable gardens.

We value our relationship with the Yea & District **Community Bank®** Branch and thank you for your ongoing support of our school.

Kind regards,

Christine Penhall,
Principal

Chairman's news.



During our sixth year in business the Yea & District **Community Bank**[®] Branch has continued to grow strongly. In recent months the Board has been looking at ways to further grow our business. We have been reviewing how we market our business and the services we provide. We have also been examining the various sections of the market in our district to understand where best to concentrate our efforts.

I am sure that building long lasting relationships is the key. We have recently had the opportunity to establish a relationship with the Upper Goulburn Landcare Network and their acclaimed 'Kids teaching Kids' program. We are sponsoring this program in 2016, together with a 3-year sponsorship of the Network Committee. We are also having discussions with the Network Committee about how we can mutually benefit each other in the future. This is an ideal example of community-based organisations cooperating to achieve benefits for the community as a whole.

We know we offer the only complete banking service in Yea. We have a full complement of staff, including a full-time on-site Manager, we are open during normal business hours including Saturday mornings and we strongly support the local community. Our Community Investment program has contributed over \$115,000 back into the community since we opened our doors for business. These are the benefits of banking with your **Community Bank**[®] branch. Why would you bank anywhere else?

Gary Pollard
Chairman

From the Branch Manager.



Since our doors opened in August 2010, Yea & District **Community Bank**[®] Branch have enjoyed the opportunity to become an increasingly integral part of our community. Our Community Contributions and Sponsorship to local initiatives and projects has exceeded over \$115,000 since opening, which is only made possible by our valued customers who support us.

Our Directors and staff provide many volunteer hours at community events and what's more, we love supporting our community. Our knowledgeable team would be delighted to explain the benefits of banking with us, and discuss the full range of financial products and services we offer, including Agribusiness and Business banking.

We take the time to understand your needs and help you meet your financial goals.

We also have an agency at Alexandra Newsagency & Lotto, 82-84 Grant Street, to support our wider vision and expanding business growth.

If you would like to know more about what we do, please call in and see us at 66 High Street, Yea, or phone us on 5797 2188. I am also available for Lending appointments Saturday morning in Yea and in Alexandra on Wednesday mornings.

Thank you to all past and present Directors, staff and the Yea and surrounding communities for making Yea & District **Community Bank**[®] Branch such a success story and long may we continue to help the community grow.

Lyn Southurst
Branch Manager

Branch supports local history research.

Yea & District **Community Bank**[®] Branch recently presented a cheque for \$5,100 to the Yea & District Historical Society which has enabled the society to open local history research rooms at Yea Railway Station. The Community Investment facilitated the society to set up the research rooms with the purchase of

a photocopier, computer, shelving and display stands which are essential for family research.

The local records in their collection include rate, cemetery, local pioneer families, records of local soldiers who had served in conflicts overseas, local Baptism records and many more had always been easily accessible to the public at the Shire. The offer from the Friends of the Yea Railway of the use of newly refurbished rooms at the Yea Railway Station came at an opportune time and the Historical Society was delighted to accept.

Without the generous Community Investment and support the society has received from the Yea & District **Community Bank**[®] Branch this may not have been possible.

The Yea & District Research Rooms are another valuable asset for our local community and the many descendants of our pioneering families will also appreciate Yea & District **Community Bank**[®] Branch generous support in making this possible.



Yea & District Community Bank® Branch.

What banking products and services do we offer?

We have the expertise to offer the following*:

- Home Loans, Personal Loans and Credit Cards.
- Everyday accounts and term deposits.
- Business, Commercial and Agribusiness lending and deposit products.
- Home, contents, landlords, motor vehicle, travel & health insurance.
- Superannuation and retirement planning and advice.
- Investment planning and personal insurance advice.

What can you do to help us to continue growing our community contributions?

Every new account or service we open contributes towards our business growth and ultimately the amount of money that we can invest back into our community each year. Call into the branch at 66 High Street, Yea or call us on 5797 2188.

Lyn Southurst, our Branch Manager & Lending Specialist can help you choose the best loan for you. She will help you prepare your finances and ensure you make the most of your loan's extra benefits.

* 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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At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

Drop into your nearest branch at 66 High Street, Yea or phone 5797 2188 to find out more about securing a home loan you can count on.



Yea & District Community Bank® Branch

*Terms, conditions, fees, charges and lending criteria apply. Full details available from www.bendigobank.com.au/homeloans. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S53787-02 (309779_v1) (6/07/2016)



Yea & District Community Bank® Branch

66 High Street, Yea 3717 Phone: 5797 2188 Website: www.bendigobank.com.au/yea

Opening hours: Monday to Wednesday 9.30am – 4.30pm, Thursday and Friday 9.30am – 5.00pm and Saturday mornings 9.30am – 12 noon

Alexandra agency Alexandra Newsagency & Lotto, 82 Grant Street, Alexandra Vic 3714 Phone: 5772 1025

Opening hours: Monday to Wednesday 9.30am – 4.30pm, Thursday and Friday 9.30am – 5.00pm and Saturday mornings 9.30am – 12 noon



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