



Yea & District Community Bank® Branch provide sponsorship funds for Kid's Teaching Kid's Program.

Kids Teaching Kids or (KTK) is a national program that helps young people become aware of local environmental issues, whilst giving them the chance to contribute positively to a topic that has significance in their local area. It starts in the classroom where kids from participating schools research an environmental issue and develop action plans to address it. These efforts culminate during Kids Teaching Kids week, where the kids from all the schools meet and teach each other what they have discovered.

Our local kids joined 10,000 others from across Australia participating in KTK week 2016. They presented workshops to each other through a variety of drama, songs, games, science experiments, dance, poems, interactive quizzes and craft. The presentations were engaging and fun, yet provided inspiration for lifelong learning.

The Murrindindi KTK conference held its 4th annual forum at the Yea Wetlands, during the September National KTK week in 2016. We are pleased to announce further Sponsorship commitment of \$8,300 to this program in 2017.

Staff news.



Natalie Rees is the newest member of our team, joining us as a Customer Service Officer. She is committed to Bendigo's community-style of banking.

Lyn Southurst, Branch Manager said Natalie was excited to get to work at Yea & District **Community Bank**® Branch and support the local community to be bigger and better.

"We understand community objectives and work towards building long-term sustainability," Natalie said. Yea & District **Community Bank**® Branch has contributed more than \$150,000 to local community groups and projects since opening seven years ago.

"At Bendigo Bank we understand it more than just money, it's about the good it can bring."

Natalie is committed to the **Community Bank**® model's unique approach as it actually generates value and prosperity for all. "You can contribute to your community simply by banking locally," she said.

"Whether it's a home loan, personal loan, credit card, investment, insurance, financial planning, Rural bank products or business solutions, we have the relevant product for your needs. The more support we can get from our customers and wider community, the more money we can distribute to these worthwhile causes."*

* 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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Murrindindi Community Enterprises Limited 66 High Street, Yea VIC 3717 **ABN 55 141 660 086**
Directors: Gary Pollard (Chairman), David Roberts, Russell Wealands, Karli Chase, Ian McKaskill and Sam Hicks.

Investing with us = investing in your community.

Total Community Bank® company community investments to date \$150,000!

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.



Community groups supported in 2016/17	\$
Upper Goulburn Landcare Network	11,100
Rotary Club of Yea	500
Y Water Discovery Centre	2,450
Oaks Day Fundraising Committee	1,200
Molesworth Recreation Reserve	3,000
Alexandra Ambulance Support	1,200
Murrindindi East U3A	1,411
Yea A H & P Show	500
Yea Bowling Club	750
Alexandra Football Club	600
Sacred Heart Ball	630
Scripture Union- Billy Cart Derby	1,000
Cittaslow	800
Yea Community House	500

Yea Arts Inc.

Hay Bale Art featured around the district again this year. An event always enjoyed by both visitors and locals alike. Yea & District **Community Bank®** Branch proudly sponsored the event with the winners donating prizes to their local charities. Snail Pace Farm prize winner's \$500 was donated to Yea Community House.

Pictured below are Branch Manager Lyn Southurst and Elle Gay from Snail Pace Farm.





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 James Alcaniz.

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Available through  **Bendigo Bank**

Chairman's message.



The Yea & District **Community Bank**® Branch continues to play an invaluable role in our local community. We have now returned some \$150,000 to local community groups and organisations since we opened our doors for business nearly seven years ago. That's an impressive investment in our community whatever way you look at it. However this return can get better. All it needs is for everyone in our community to do what many others have done. Come and do your banking business with your own bank. I recently heard a discussion on talk back radio about the "big four banks" and their treatment of customers. A caller from a rural community said "we need our own bank". Well in Yea, as in many other country towns, we have our own bank. If you haven't made the step, come and join us.

We know we offer the only complete banking service in Yea. We have a full complement of staff, we are open during normal business hours including Saturday mornings and we strongly support the local community. These are the benefits of banking with your **Community Bank**® branch. Why would you bank anywhere else?

Gary Pollard
Chairman

Champion heifer.

Yea & District **Community Bank**® Branch proudly sponsored the Yea Show 2016 Heifer Challenge, Champion Heifer. The event was held on Friday night prior to the Show the following day. Winning heifer was Coco Straight (pictured right), led by Annabel Glasser of Wangaratta.



Life Support Equipment @ Y Water Discovery Centre.

Approximately 30 of the 40 Y Water Discovery Centre volunteers are now well equipped and informed about providing emergency care, should some of the 30,000 annual visitors to the Centre be unfortunate to suffer a heart attack. Yea & District **Community Bank**® Branch provided the funding to purchase an Automated External Defibrillator (AED) now located at the Y Water Centre. Applied correctly and used in conjunction with prompt artificial respiration (CPR), this important piece of equipment can play a vital role in reviving patients who have suffered cardiac arrest.

The Centre's volunteers are now better informed and equipped to help those in need survive until Ambulance or medical assistance arrives.

Don Knight, Deputy Chair of the Y Water Centre Association, the Managers of the Centre thanked Lyn Southurst (Branch Manager) and Russell Wealands, a Director of Yea & District **Community Bank**® Company for their ongoing support and generosity to this community led venture.

In responding, Russell explained that it was through the branch's loyal customers that the **Community Bank**® company was able to return the funds necessary to support our community projects like the Y Water Discovery Centre.



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 \$150,000 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.

Our Agency is located at Alexandra Newsagency & Lotto, 82 - 84 Grant Street, supporting our wider vision and expanding business growth. Jo Kilpatrick, Customer Service Officer is available at the Agency on Monday and Thursday between 10.30am and 1.30pm to help assist you with your financial needs. I am also available for Lending appointments in Alexandra on Wednesday mornings.

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.

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

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 and 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.

Follow what we're doing on facebook at facebook.com/yea

Alexandra agency.

Jo Kilpatrick, Customer Service Officer is available to assist you Monday and Thursday 10.30am – 1.30pm. Lyn Southurst is available for lending appointments on Wednesday 9.00 – 12.00 noon.



Jo Kilpatrick and Lyn Southurst.

Ipad mini winner.

Our competition for an Apple iPad mini was won by Heather Millsom from Yea, pictured with James Alcaniz, Agribusiness Manager.



Gotta love loyalty.

Save up to 1.25% p.a. off a variable rate home loan.

When you choose a Bendigo Connect Home Loan package, we'll reward you with a big interest rate discount, and a big bundle of loyalty benefits.

And the more you bank with us, the more your discount grows.

Drop into your nearest branch at 66 High Street, Yea or phone 5797 2188 to find out more.



bendigobank.com.au/homeloans

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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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