



Birthday celebrations.

On 26 August we celebrated our 4th birthday with a cake and, of course, candles. The Board and staff wish to say a big thank you to our customers for their continued support, we look forward to continuing to grow our business and the local community even further in the future.



Defibrillator.



The Yea & District **Community Bank**® Branch has purchased an Automatic External Defibrillator unit (AED) to have on hand for the community. It has been installed in the branch where it is accessible during branch hours, if needed, by the general public. Come into the branch and see what it is and where it is located.

Defib Your Club For Life attended the branch for training with branch and local business staff. The Defib Your Club For Life Program was established following the deaths of several young athletes and officials who suffered sudden cardiac arrests at sporting venues in Victoria.

While we hope the defibrillator, which is located inside the branch, never needs to be used, it is comforting to know that it is available if required.

Community Contributions \$65,318.

Since our opening in 2010, Yea & District **Community Bank**® Branch has supported over 40 local community groups and organisations with grants, sponsorships and donations. Thanks must go to our shareholders and customers, because it is their support that has made this possible. So a huge thank you to those people who have made this possible.

Welcome to our new staff member – Michelle Christie.

Michelle joined our team in May in the role of part-time Customer Service Officer working Monday, Tuesday and every second Saturday.



Murrindindi Community Enterprise Limited 66 High Street, Yea VIC 3717 **ABN** 55 141 660 086 **Directors:** Gary Pollard (Chairman), Russell Wealands, Jim Osborne, David Roberts, John Handsaker, Peter Heath, Sue Devereaux, Kim Chadband, Karli Chase.

The Chairman's thoughts.



The Board of the Yea & District **Community Bank**® company believe our enterprise in Yea is making a difference. We strongly believe that we are **Bigger than a bank**. While 'community' is our driving force, market research has identified that the community focus can lead to Bendigo and

Adelaide Bank being perceived as a 'smaller' financial institution. Bendigo and Adelaide Bank can deliver financial services in line with competitors.

The people of Murrindindi Shire are now also understanding what an important role the **Community Bank**® branch plays in our daily lives. We have now distributed over \$60,000 to local community groups and organisations. This figure is growing rapidly and by the end of this current financial year it will be around \$100,000.

On Tuesday 30 September we are hosting a farmer's forum with Dr. John Webb-Ware as our guest speaker. John will be speaking on the subject of weather and climate and the affect on local food producers. This is sure to be a very informative evening and excellent networking occasion for all.

We have recently welcomed Michelle Christie to our branch team. Michelle has settled into the position very quickly and I'm sure will enjoy working with us.

The Board and our team at the branch are working hard to grow our business. We know we are making a difference in Yea. We urge everyone to join us in making that difference grow.

Gary Pollard
Chairman

Local farm finance solutions for your farming business – Rural Bank.

At Bendigo and Adelaide Bank, we recognise that farmers require banking products and services that suit their needs – through all seasons.

Rural Bank is 100% owned by the Bendigo and Adelaide Bank Group. As an agribusiness banking specialist, Rural Bank is backing farmers by providing them with financial tools to help grow their business and smooth out seasonal fluctuations in income and expenditure.

Peter Nolan, our Farm Finance Specialist, can offer a range of specialist farm finance products to help you take control of your money and stay on top of challenges.

By banking with Rural Bank at Yea & District **Community Bank**® Branch you will be directly supporting your community.

Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. 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.

Support Small Business Day – 4 October 2014.

Bendigo and Adelaide Bank is proud to be the principal partner of Support Small Business Day 2014 which is a Victorian Government initiative that celebrates the big difference that small businesses make to local communities. The day is dedicated to encouraging Victorians to explore their community and spend in-store at local small businesses with a shop front. Visit the website www.supportsmallbusinessday.vic.gov.au and register your business or register as a shopper to win. There will be a free sausage sizzle in front of the branch on Saturday 4 October – so come along.



HAVE YOU MET YOUR LOCAL RURAL BANK FARM FINANCE SPECIALIST?

 **Bendigo Bank**

A Rural Bank farm finance specialist is available in your area to help develop solutions for your farming business. 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 0408 383 988 to speak to Peter Nolan.

Products are issued by Rural Bank Limited (ABN 74 083 938 416 AFSL 238042) and distributed by Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL/Australian Credit Licence 237879). S46240-6 (225269_v1) (5/09/2014)

Yea & District **Community Bank**® Branch

Agribusiness products issued by
 **RURAL BANK**

Yea Arts Carnivale.

Yea & District **Community Bank**[®] Branch has continued its involvement towards the 2015 Carnivale with another \$2,500. Featuring a twilight market, art exhibitions, photography, live music, crafts plus much more the event brought a buzz of colour and activity to the township and surrounds throughout the Australia Day long weekend. Our branch staff were on hand at the twilight market to delight the children with some balloon artistry.



Alexandra Truck Ute & Rod Show.

The hugely successful Alexandra Truck Ute & Rod Show was held on the Queen's Birthday weekend in June. There were all types of vehicles on show, several hundred in fact, that enthralled the huge crowd that came along to take a look, to admire and even possibly plan a career as a vehicle restorer, interstate truck driver or just simply have a mechanical interest. Live music, the woodchopping competition, extensive model truck display not to mention the display of hand made quilts helped make the weekend a memorable experience for the many thousands of visitors to the area. Piggy attended and was a huge hit with the younger visitors. The Yea & District **Community Bank**[®] Branch assisted with funding of \$2,500.



RACV Great Victorian Bike Ride 2014.

A team of approximately 30-40 students from Yea High School cycling program are busy training and preparing for the event. The team will ride over 500 kilometres over an eight-day period throughout Victoria including an overnight stay in Alexandra on Friday 5 December.



Yea & District **Community Bank**[®] Branch has provided sponsorship funding of \$1,250 toward the purchase of team jersey's for this year's event. Additional fundraising activities include a raffle with donations of goods from local businesses. Raffle tickets are available at the branch.

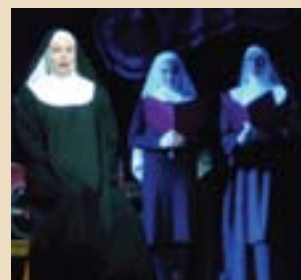
Ronald McDonald House.

The Johnston family of Yea know only too well what a wonderful facility Ronald McDonald House provides in the endeavour to make children happier and healthier by keeping families together – giving them a place to rest and refresh. A place that feels like home. In March Paul and Belinda and their helpers undertook a fundraising barbecue to raise funds for this worthy facility. We were happy to assist them in their efforts by donating sausages for their barbecue.



Microphones for YAPPERS.

YAPPERS (Yea Artistic Performing Persons Entertaining Rural Society) are an eclectic group of local performers. They recently staged five performances of the musical comedy 'Nonsense'. These were extremely fulfilled nights enjoyed by all in town. In order for them to perform this in our newly renovated Shire Hall, they required headset microphones so that all could be heard. Naturally Yea & District **Community Bank**[®] Branch was very proud to support this local group by providing \$1,000 towards the purchase of the equipment.



Our lowest home loan rates in decades.

There's never been a bigger opportunity to lock in a low, low interest rate.

But it's more than just a great rate, a home loan from Yea & District **Community Bank**[®] Branch is bigger than that - and comes with a range of big benefits, discounts and savings.

Drop into your nearest branch at 66 High Street, Yea or phone 5797 2188 and compare our fixed rate home loans.

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au

Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL/Australian Credit Licence 237879.
S49375-1 (225905_v1) (16/09/2014)



Community contributions – \$65,318.

Our total contributions and sponsorship to our community has included:

- Alexandra Events
- Alexandra High School
- Alexandra Football Netball Club
- Alexandra Rotary Club
- Alexandra Traders & Tourism Association
- Australia's Biggest Morning Tea
- Berry St, Victoria
- Bushrodder's Rod & Custom Club
- Cittislow
- Flowerdale Cricket Club
- Glenburn CFA
- Glenburn Recreational Reserve
- G3 Community Dinner
- Hi-Arts Society
- Murrindindi Woodbourne Hub
- Ronald McDonald House
- Rosebank Hostel Craft Group
- Sacred Heart Primary School
- St. Patricks Race Club
- YAPPERS
- Yea A H & P Show Committee
- YBTA & Autumn Festival
- Y Water Centre
- Yea Arts Carnivale
- Yea Bowls Club
- Yea High School Breakfast Club
- Yea Camera Club
- Yea Football Netball Club
- Yea Golf Club
- Yea High School
- Yea Men's Shed
- Yea Opportunity Shop
- Yea Pottery Group
- Yea Primary School
- Yea Neighbourhood Watch
- Yea Racecourse & Recreation Reserve
- Yea Recreation Reserve
- Yea Rotary Club
- Yea Tennis Club
- Yea Wetlands
- Yarra Valley Mountain Football League



Left: Alexandra Spring Fair.

Above: Yea Easter Tennis Tournament.

2015 Scholarship Program.

Going to Uni in 2015, but struggling to pay? Bendigo and Adelaide Bank is committed to supporting youth through various initiatives, including our annual scholarship program. Scholarships are awarded to full time first year undergraduates studying at an Australian university or college for the first time. Eligible students are able to apply from 1 December 2014.

Annual General Meeting Advance notice.

This year's AGM will be held on 20 November 2014.



Please remember that your support of our branch is what enables us to support your local community groups and organisations.

Yea & District Community Bank® Branch

66 High Street, Yea VIC 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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