Why we are Bigger than a bank.

By the standard measures, we're not a big bank. But in the things that matter, we're **bigger**. Much **bigger**. Because being **bigger** is about more than size. It's about being **bigger** with your actions.

We're **bigger** when it comes to helping a small business get off the ground. We're **bigger** when it comes to the young couple juggling finances to buy their first home.

We're bigger when it comes to putting money into local projects.

It's because we know, that for us to be successful, our customers and communities need to be successful first.

We know that banking is about more than just profits. It's about helping to create vibrant, thriving communities. And that's something that benefits all of us.

So instead of seeing what we can take from people, we see what we can give them. It's a philosophy we've followed for years - and it works.

We're **bigger than a bank** at every level. From sharing revenues with our communities, to giving young people a helping hand through our scholarship program.

We're **bigger** because everyone who works at Bendigo Bank cares about the things that really matter. We share the same values.

We're not just about money, we're about the good that money can bring.

And what could be bigger than that.

Bendigo Bank - Bigger than a bank.

Everything you need.

Whatever you need in a bank, you'll find it at Neerim District **Community Bank®** Branch. We offer a wide range of banking and financial products designed to give you exactly what you need.

As your needs evolve, you'll find a Bendigo solution for each stage of your life - from your first account, to your home loan, business banking and investments, right through to retirement planning.

But what we provide is not just access to quality banking services. It's **bigger** than that.

Our great range of personal banking products have everything you need for any stage of your life.



Assisting our community by presenting Defibrillators to Community groups.

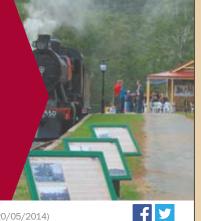
It's switching your banking to us. But it's bigger than that. It's a new tourist attraction for Noojee.

Our bank invests its profits into our community, so just by banking with us, you automatically become part of something bigger. **Bigger than a bank.**

Drop into your nearest branch at 143 – 145 Main Neerim Road, Neerim South or phone 5628 1079 or apply now at bendigobank.com.au



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Neerim District Financial Services Ltd. 143-145 Main Neerim Road Neerim South VIC 3831 ABN 46 091 832 923



Gippsland Umpires Association.

Neerim District Community Bank® Branch, in conjunction with Bunyip Community Bank® Branch, Lang Lang Community Bank® Branch and Kooweerup Community Bank® Branch, have undertaken a three year sponsorship of the Gippsland Umpires Association (GUA).

This group provides umpires for the Ellinbank Football League, Gippsland Football League and the Warragul and District Junior Football League. The sponsorship is particularly aimed at assisting with the development of Green Shirt umpires – the inexperienced umpires in their first couple of years of officiating.

During the 'Community Umpiring' round recently,

four Gippsland Umpires Association Green Shirt umpires experienced what it was like to be an AFL umpire. They were invited to spend the day with umpires officiating the Hawthorn and St Kilda match.

Jai Pitkin, Jess Mills, Flynn O'Reilly and Jacob Stuckey met the umpires in their 'inner sanctum' rooms prior to the match. They were then taken for a warm up run with the AFL field umpires onto the ground where they practiced bouncing and throw-ins. As the time came to start the game, the four Green Shirts walked onto the arena with the officiating panel and were present at the toss of the coin.

Pictured above right: Gippsland Umpires Association green shirt umpires, Jess Mills, Jai Pitkin, Jacob Stuckey and Flynn O'Reilly with the AFL match day umpires Dean Margetts, Robert O'Gorman and Jacob Mollison.



Neerim District Community Bank® Branch

It's switching your banking to us. But it's bigger than that.

It's a new wetlands for Neerim South and water for the recreation reserve.

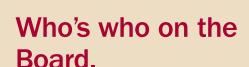
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Alan Whyte

Alan Whyte was elected a Director at the 2013 Annual General Meeting. Alan has lived in Neerim South for eight years (full-time), but he has been a part-time resident for 39 years. Originally in Railway Road, Alan moved in 1985 to a new home at Whyte's Place Off Jacksons Track Neerim South.



Alan's working background has been in various employment areas including administration, sales and marketing, sales management, state management, personnel recruitment and lately, rural agricultural sales.

Alan is currently working part-time at Yarragon Grain Warragul and previously worked at Farm Depot Rural for seven years.

Alan is married to Rosalie. They celebrated their 50th wedding anniversary last year. They have one daughter, Joanne.

Alan's interest and passion is their cattle and farm, while Rosalie's like social tennis and tenpin bowls.

Tim Kubale

Tim Kubale was elected a Director in January 2014.

A local resident and businessman,

Tim moved to Crossover in Grade 6, and completed his primary schooling and most of his secondary schooling in Neerim South.



After completing year 12 at Neerim

District Secondary College, he commenced his carpentry apprenticeship. In the late 90s, he left the building industry for a few years.

Tim returned to building in 1999 and is now Director of Kubale Constructions in Warragul. Tim has recently moved home from Warragul to Tarago with his wife Cath and his five children; Alex, 18, Corey, 16, Alisa, 8, Ashleigh, 7, and Sonya, 4.

Outside of work you might find him wetting a fly line in the Tarago river, cheering on the Dusties or the Hawks, or working his way through an Indian cookbook (currently Rick Stein!)

OXFAM Trail Walk.

Very occasionally in life you get the chance to achieve something extraordinary; something that will inspire others and prove something to yourself. Oxfam Trailwalker is one of those rare opportunities. It's an epic journey that changes lives forever.

Oxfam Trailwalker is one of the most inspiring team challenges in the world. Four teammates journey through 100km of bush trail within 48 hours. It is not a relay, each team has to start together, stick together and finish together. It's tough, but with the right training and attitude teams are amazed at what you can achieve.

This year, Neerim District **Community Bank®** Branch again sponsored a team of walkers from the district, Inge Kaiser, Ashlee Hansford, Sharon Ritting and Kerrie Bayne – The "Against The Odds" Trailwalkers.

Inge has given me the following comments regarding their adventure following the walk;

"We had a great time... It was a very special event for us this year. The youngest member of our team had terrible blisters and had to have her feet seen to constantly, but she soldiered on without a word of complaint.

Sharon started the walk with a torn Achilles, and like Ash, she just kept on walking, massaging her leg throughout the walk. Her face was etched in pain, but her determination saw her through.

Kerrie was a real trooper, always cheerful and really helped lift spirits when things got hard. We didn't finish in a great time, but this year our main aim was to get over the line together, which we did."



The "Against the Odds" Trailwalkers crossing the finish line in the 2014 Oxfam Trailwalk.

Cricket in Sri Lanka.

In March 2014, Neerim District **Community Bank®** Branch assisted two local young cricketers in their fundraising efforts to allow them to participate in a cricket tour of Sri Lanka, with a team from the Casey Cricket Coaching group.

Bailey George and Dane Fawcett both play for Neerim District Cricket Club in the Warragul and District Cricket Association and are regarded as future stars of the game.

The trip was organised by the head coach of Casey Cricket Coaching Athula Samarasekara (Sammy), a former Sri Lankan test cricket all-rounder whose international career spanned more than 15 years.

During the trip, the boys played several games against local regional teams and visited numerous tourist sites. In Kandy, the team visited the Singithisevana children's home. The team arranged some donations and the preschoolers enjoyed the tents that were donated by the team.

From all reports the team performed well, with some outstanding efforts on the field. One highlight was Dane Fawcett's innings in the final game where he scored a century, reaching the target with 22 runs off the last over only to be bowled with the final ball.

All players played some great cricket and did the team proud.



Dane Fawcett, Sammy Samarasekara (Coach), Bailey George in Sri Lanka.



Preschoolers at the Singithisevana children's home playing with the tents donated by the team.

Branch contacts.

Call in and see us and you will receive the friendly, informed service for which Neerim District **Community Bank®** Branch is renowned.

The branch is staffed by the following team members:

Branch Manager Tim Gilmore

Customer Relationship Manager Maureen Johnston

Senior Customer Service Officer Karen Johnson

Customer Service Officers Jenny Cooper, Donna Field, Amanta Hopkins

For all your banking needs call into Neerim District **Community Bank®** Branch at 143 Main Road, Neerim South or telephone us on 5628 1079.

It's switching your banking to us. But it's bigger than that. It's support for sporting teams in Neerim district.

Our bank invests its profits into our community, so just by banking with us, you automatically become part of something bigger. **Bigger than a bank.**

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Fitness + healthy food = healthy lifestyle.



Cheque presentation for Fitness + Healthy Food = Healthy Lifestyle L-R Rosie Boyle and Amy Kelliher (Neerim South Primary School) Samantha Charles and Aaron Webb (Youth Foundation Neerim District).

The students of Neerim South Primary School's Junior Council wished to enhance their school and leave behind an environment and learning space that reflected their learned goals and values as they moved on to secondary school.

The students believe that "improved fitness will lead to inproved health", which can only be better for their community.

It was hoped that

construction of an outdoor low key fitness circuit, involving equipment already constructed, will increase the fitness of the students from all primary schools that belong to the Tarago Education Cluster, along with students who attend the "out of school hours care" and local community members.

During the 2013 school year, the students, with help from staff and parents, conducted a number of fund-raising events towards the cost of the equipment. Further funds were obtained through a grant from the Youth Foundation Neerim District.

A Healthy Lifestyle program is being undertaken within the local school. Grade P-2 participate in Fresh Fruit Friday each week. Grade 3-6 students participate in "Fruit & Serial" daily (the students eat a piece of fruit while listening to a story being read by the teacher). These funds will be used to extend the program.

These young people will be the leaders of their community in the future. The skills learnt during this program can only encourage them for more ideas to improve their community.

We congratulate these young people and thank the Neerim District Progress Association who applied for the grant on behalf of the Neerim South Primary School and the Neerim South Primary School Junior Council.



Cheque presentation for Overseas Leaning Experience. L - R Susan Allen (Youth Foundation Neerim District); George Rymer (Neerim & District Lions Club); Cody Plant; Michaela Cole Principal of Neerim District Secondary College; Jack Erickson and John Gatton (Neerim & District Lions Club).

Overseas learning experience.

Cody Plant and Jack Erickson, two students from Neerim District Secondary College, partnered with Neerim & District Lions Club Inc. to obtain a grant from the Youth Foundation Neerim District. They used the grant money to buy a video camera and a Go-Pro to record their experiences in China during April 2014. They intend to produce a film of their journey.

During their preparation of the application, Cody and Jack gained experience in presenting a proposal, resourcing the costs involved, preparing a budget, uploading the application and then presenting a cheque to the college Principal, Ms Cole.

This film will be shared with the local community, including Tarago Education Community schools, Neerim & District Lions Club Inc., Youth Foundation Neerim District, Neerim District **Community Bank®** Branch and its Board of Directors, along with the wider community through the Department of Early Childhood and Development (DEECD) and the Asia Education Foundation (AEF).

Our thanks are extended to Neerim & District Lions Club Inc. for its involvement as a community group working with the young people of our district.



For more information and ideas:

Leave your name and contact details with the staff at Neerim District Community Bank® Branch.

Email: treasurer@ndfs.com.au

Website: www.youthfoundation.com.au www.facebook.com/yfnetwork

Neerim District Community Bank® Branch

143 - 145 Main Neerim Road Neerim South VIC 3831

Phone: 5628 1079

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

Website: www.bendigobank.com.au/neerim



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