



Events in Paynesville.

It has been a busy couple of months for big events, activities and entertainment in Paynesville, commencing with the East Gippsland Shire Council Australia Day Awards in January, the Paynesville Music Festival in February, the Paynesville Classic Boat Rally, the Marlay Point Overnight Yacht Race in March, the Paynesville Food Van Fiesta and the East Gippsland Power Boats Gold Cup in April. All of these events attracted many visitors to Paynesville to enjoy the natural beauty of the waterways, the atmosphere, the cafes, restaurants and shops and the many other attractions Paynesville and district has to offer.

There has been a lot of positive feedback around town regarding the improvements along the Esplanade and foreshore. As part of the redevelopment, works have recently commenced on the removal of the underground fuel tanks from the Esplanade corner. These works involve excavating and removing the tanks under the grassed area, and filling the tanks beneath the footpath with stabilising sand. Removal of the tanks will further add to the beautification of the foreshore area.

10-Year community celebration.

In December, we celebrated our 10th birthday with a community celebration at Gilsenan Reserve. There were showbags, childrens' activities, a colouring contest, giveaways, balloons, a sausage sizzle, and of course birthday cake! Piggy was there to join in the festivities and met many of the Paynesville locals.

Opening in 2005 to serve our community, the locally owned and operated Paynesville & District **Community Bank**[®] Branch is so proud to celebrate 10 years in the community and to offer our customers a convenient, reliable and local service to meet all their banking, financial planning and insurance needs.



As we celebrate 10 years in business, we are proud to share our success with our customers, shareholders, employees and community. We have empowered our community to support causes they care about, and we have contributed more than \$400,000 to our community through local grants, sponsorship and shareholder returns.



Top: Piggy and staff at the birthday celebrations.

Above: Our four past and present Chairmen, L-R: Martin Richardson (current Chair), Glenn Williams, Andrew Quirke, Geoff Brooks.

As Paynesville & District **Community Bank**[®] Branch celebrates this milestone, we continue to build a strong and sustainable future for our company and the community we serve. The more we grow, the more we can give back, which means we all share in our success!

Paynesville & District Financial Services Ltd PO Box 335, Paynesville VIC 3880 **ABN** 80 115 308 015 **Directors:** Martin Richardson, Andrew Quirke, Janet McLeod, Sarah Johnston, Dean Boyd, Margaret Beazer, Nick Murray, Peter Markwell, Lyn Wallace.

Meet our new Branch Manager – Ken Mutton.



We welcome Ken Mutton as our new Branch Manager.

Ken has recently moved to East Gippsland, and is enthusiastic about the opportunity to deliver locally-owned and operated banking services to Paynesville and the surrounding district.

“Paynesville & District **Community Bank**® Branch is a huge part of the local community”, Ken said. “I am very excited to be given the chance to lead the branch team and to help continue to build the business. I hope to grow the business even further to ensure the Paynesville area gets the full benefits.”

Ken encourages existing customers, shareholders or anyone thinking of changing banks to visit him at the branch, say hello, and see the range of quality products and services the branch can offer.

“Over the next few months, I am hoping to meet many existing customers, shareholders and also others in the community including tradesmen, business owners and community groups who we may be able to help with their banking services. Paynesville **Community Bank**® Branch provides a full range of banking services from term deposits and financial planning to home loans and business banking,” he said.

“Our friendly local staff will be able to assist you with all your banking requirements, and you can feel comfort in the knowledge the profits on these products will be reinvested back into the Paynesville community.”

“Just by opening an account with us, you will be helping to secure our region’s economic future.”

Pop into the branch and say hello to Ken!

Community Funding Partnership program.

The Board has recently launched a more streamlined way of applying for and allocating sponsorship requests through our Community Funding Partnership Program whereby community groups and organisations can apply for funding for their event or project through an annual application process. The aim of the Community Funding Partnership is to support a broad range of initiatives that address local needs and enhance the well being of our community.

Paynesville & District Financial Services Ltd Chairman Martin Richardson said the program will continue to help support local community groups and organisations by making funding available for important services, projects and events.

“The program helps us to reinvest Paynesville & District **Community Bank**® Branch profits back into the local community,” Martin said. “Many local clubs, associations, schools and sporting groups have received financial support through the branch’s community funding and our customers have also supported most major community events in the town, including the Paynesville Music Festival, Carols by the Lake and our Australia Day celebrations,” Mr Richardson said.

Funding applications may be for large or small projects and may also be carried out in collaboration with other groups or organisations at any level.

Preference will be given to organisations based in Paynesville and the surrounding districts and the program aims to support activities that benefit the widest range of people in the community.

“We encourage everyone to bring their ideas to the table, so we can really find out what our community needs and how their **Community Bank**® branch can invest in good community outcomes.”

Applications are available at the branch and on the website and are open for submission until 29 April 2016. For more information, please contact Paynesville & District **Community Bank**® Branch on 5156 6655.



Top and above: A huge crowd made the most of the great weather at the Paynesville Music Festival.



Above: Musicians entertaining locals and visitors at the Paynesville Music Festival.

Shareholder email address.

Help save our company money by sending us your email address!

Paynesville & District Financial Services Ltd pays three times more in postage and handling to send information about your dividend using traditional mail than when it is sent via electronic mail.

If you are a shareholder with access to email, please send your full name, address, phone number and email address to the Company Secretary at pdfs3880@gmail.com

If you do not have an email address, your dividend payment notice will continue to be sent using normal mail.

Karen – 10 years at our Community Bank® branch!



As well as our branch recently celebrating its 10th birthday, staff member Karen Newman also celebrated 10 years' service. Karen has been with the branch since the opening in 2005 and knows most of our customers, greeting them with a smile and friendly service when they come in the branch. We would

like to thank Karen for her dedication over the past 10 years and hope she will be with us for another 10!

BEing Bigger and Better...Melissa Grant.

Our Staff member Melissa Grant was recently selected as the State winner for the "BEing Bigger and Better Moment" in February this year. This nomination is acknowledgement and recognition of branch staff who demonstrate excellent customer service and community connection within their branch. Congratulations Melissa on being February's State winner!



Bendigo Invest Direct (BID).

BID is Bendigo Bank's new, low-cost, high-value share trading platform introduced in February. A BID trading account is free to open and has no monthly maintenance fees. You can trade from as little as \$19.95 per trade and take advantage of our unlimited FREE conditional orders. Bendigo Invest Direct offers a dynamic trading platform with all the features you need to effectively manage your share portfolio.

For more information visit www.bendigobank.com.au/public/wealth/investing/share-trading or call into the branch.

Buy shares in your company.

If you are interested in buying shares in our **Community Bank®** company, there are shares available for sale now on our website. Paynesville & District Financial Services Ltd operates on the low volume market to facilitate the trading of its shares. Register your interest now through our website:

www.bendigobank.com.au/public/community/our-branches/paynesville/trading-shares-lvm

**It's a great credit card rate.
But it's bigger than that. It's putting
you in control.**

It's a credit card with all the things you want – and none of the things you don't.

**Drop into your nearest branch at 61 The Esplanade,
Paynesville or phone 5156 6655 or apply now at
bendigobank.com.au/basicblack**



 **Bendigo Bank**
Bigger than a bank.

Paynesville & District **Community Bank®** Branch

Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/Australian Credit Licence 237879. The Bendigo Centre, Bendigo, VIC, 3550. Terms, conditions, fee and charges apply. All information is correct as at 03/03/2014 and is subject to change. Full details available on application. Lending criteria apply. (S48172-5) (299848_v1) (12/04/2016)



Our branch.

Paynesville & District **Community Bank**[®] Branch delivers all our customers' banking and insurance needs and is a strong part of the local business community.

Our branch and our volunteer Board work closely with our community, supporting local clubs and organisations. We work for the benefit of our customers to help improve local employment, provide opportunities and contribute to our economy.

Paynesville & District **Community Bank**[®] Branch takes pride in our position in Paynesville and district and we are proud of our friendly staff, who are passionate about our community.

If you would like to become a customer of our **Community Bank**[®] branch, please contact the Branch Manager, Ken Mutton, or drop in to the branch and meet our friendly staff.



Above: L-R: Brod Murdoch, Jack van Reyk, Melissa Grant, Karen Newman, Ken Mutton and Angela Fleischer.

Bendigo Home Loans.

A fresh start is the start of something bigger.

While you're having your cuppa, ask yourself; **"Can I do better with my home loan?"**

Bendigo Bank customers are paying off their home loans at a record rate[^].

So, consider a home loan from Australia's most reputable bank.

Drop into your nearest branch at 61 The Esplanade, Paynesville or phone 5156 6655 to find out more.



Paynesville & District **Community Bank**[®] Branch

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. [^]Based on excess repayment figures since 2012. *As ranked by AMR Corporate Reputation Index 2015. The 60 companies included in the Reputation Index are sourced from the IBIS World Top 1000 Company list. The Reputation Index collates insight direct from consumers, and does not rely on any information provided by the companies being studied. 552650-12 (299319_v1) (7/04/2016)



Paynesville & District **Community Bank**[®] Branch

61 The Esplanade, Paynesville VIC 3880 Phone: 5156 6655 Email: paynesvillemailbox@bendigoadelaide.com.au

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

Website: www.bendigobank.com.au/paynesville [PaynesvilleDistrictCommunityBankBranch](https://www.facebook.com/PaynesvilleDistrictCommunityBankBranch) twitter.com/bendigobank



www.bendigobank.com.au

