

Chairman's report

Following on from the last report I am delighted to advise the changes to staff and operations are proving very successful. Both of our Managers Bindi and Keren have settled into their roles and we are seeing tangible improvements across the board, both in customer enquiries and financial growth. We certainly thank our dedicated staff for their initiatives and great service in the day-to-day management of customers.

Judging for the High School competition "How would you improve your community?" has been completed and individual school winners competing for the grand prize of \$1,000 to be presented at the gala night event on 20 November. We will include more detail and photos of winners in the next newsletter.

I continue to ask for shareholders to support their **Community Bank®** branches through contact with the Manager/staff who will answer any queries and advise on the best options for financial matters. Your help will go a long way in the success of your branch.

Do not forget the AGM on 27 November 2013.

Len Sheedy Chairman

Branch Manager's report

We have had a busy and positive start to the new financial year with increased business and some great results. Over the past three months, we have protected more of our customers with our brilliant insurance product and received praise from Bendigo Bank in doing so.

I look forward to the coming months as it looks like we will be more visible and very active in the community with numerous events and sponsorships underway.

It's with the continued support of our customers and our shareholders that we can continue to grow and put back into our local community.

I hope to see you in the branch soon.

Bindi Gane

Rockingham Community Bank® Branch Manager

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178.

Being the Bendigo Winner – Re-writing the book on service

Congratulations to Bindi Gane on her 'Being the Bendigo' winning nomination during the month of August! Staff are nominated for the 'Being the Bendigo' awards by their fellow staff members for showing outstanding customer service. Lizzie nominated Bindi for her outstanding



service towards a non-customer who was seeking a home loan when another financial institution was not cooperating. Bindi has now established a great relationship with this brand new Bendigo Bank customer after she received friendly and efficient service. Well done Bindi!

Business After Hours Evening



In partnership with the Rockingham City Council, we held a Business After Hours Evening for the Rockingham and Kwinana Chamber of Commerce. Around 90 guests from various local businesses attended and the guest speaker Mr Wally Edwards Chairman of the Australian Cricket Board gave an interesting and informative speech. The night proved to be a very successful event.

Update from Port Kennedy Community Bank® Branch

As a major sponsor of the Secret Harbour Dockers Football Club (SHDFC) we have worked collaboratively with the football club to support each other and strengthen our relationship. This has seen a number of initiatives and activities take place over the football season.

- Our Financial Planner provided income protection information to the senior players which was well received.
- A 'Club Rewards' scheme was implemented that enables members to give back to their club while also supporting the **Community Bank®** branches. This has been beneficial to both the organisations, with the **Community Bank®** branches servicing new customers while the football club has been rewarded with additional sponsorship. The 'Club Rewards' program is open to all members of the SHDFC until the end of December 2013.
- The Community Bank® branch staff attended various activities held by the club like the Auskick family day and a number of windups for the league.



Attention!!

Not for profit groups

We have launched a new service, CommunityPOS, allowing our local community groups to borrow an EFTPOS terminal to take card payments at fundraising events. Providing they are Bendigo Bank customers, local community groups are able to apply



for temporary access to the EFTPOS terminal from Rockingham **Community Bank®** Branch when holding a fundraising or charitable event.

CommunityPOS is a quick, low cost solution for community groups to accept real-time card payments on the day of their event. This is a fantastic opportunity for schools, sporting clubs and community organisations to use the facility on registration days, membership drives or school fetes for example. The introduction of this service has been in response to a clear need from community organisations that bank with us – organisations that rarely have the money to pay for an EFTPOS terminal year round.

Under the service, the EFTPOS terminal is borrowed for the time that the community event is held; and once it's over, the branch calculates the value of the card transactions processed, and pays them directly into the group's nominated Bendigo Bank account. Although the service is available exclusively to Bendigo Bank customers, we encourage community groups who don't bank with us to drop into the branch and see what we can offer.

We are really excited to be able to offer this service as a part of our reinvestment in our local community so contact us on 9528 6377 or call into the branch today to see if we can help you.

Rockingham Community Shed for Men Morning Tea

Wonderful wooden creations and delicious morning tea attracted many and varied viewers to the Rockingham Shed for Men display at the Murdoch University Library in July.

Members of the Men Shed proudly showed off their skills to the public with some items for sale. The foyer of the library was full of wooden toys, tables of household items, and glass display cabinets with more delicate creations, which sparked the curiosity of the people visiting the library. Visitors marvelled at what can be done at the Men Shed.

Chatting amongst the members, I discovered some were novices to working with wood and with the guidance of the more experienced members, they are now producing beautiful items and must be so proud of their achievements.

Allison Ball, Customer Service Officer Rockingham Community Bank® Branch

Rockingham Community Bank® Branch





We're ready to tailor a home loan package for you

Rockingham **Community Bank®** Branch is doing deals on home loans – and it's all about getting you a better deal.

If you're refinancing, buying a new home or investment property, or just want your next loan with your local community-owned bank branch, you can save 0.7%pa off the Bendigo's standard variable home loan rate when you borrow more than \$250,000, or 0.5%pa if you borrow less.

And ask about our current home loan package deals and you'll receive even better value, reduced fees and added flexibility.

Drop into your nearest branch at 3 Kent Street, Rockingham or phone 9528 6377 to find out more.



Bindi GaneBranch Manager

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S41790L (195530_v2) (19/09/2013)

Board and staff profiles

Nickname: Cashy

How long have you been working for Rockingham Community Financial Services? Since October 2007.

What attracted you to your current position? Wanted to learn from folk better than me and saw the team on the RCFS Board could help me, also wanted to be able to give back to the community which I love so much.



Favourite Movie? Top Gun.

Favourite ice-cream? Chocolate.

Last concert you went to? Santana.

Furthest place you've been from home? Have been round the world so what is the other side of Perth?

Do you lead with your heart or your head? Difficult to say, depends on the circumstances but I am a very sloppy emotional guy... jut kidding, head of course – there is no place for emotion with accountants!

Describe yourself in three words? Work, play, eat!

What was your first job? Mucking out horse stables...feel like I am still picking up other people's muck.

What sporting team/s do you follow? Go Bombers!

Dead or alive, who would you most like to meet? Jesus.

What 1 question would ask this person? Why did you choose me?

If you weren't doing this job, what would you be doing? Trail bike riding, jet skiing or flying.

What dish would you cook if you were a contestant on master chef? Pancakes.

What do you have a weakness for? Accountants do not have weaknesses.

Rockingham Community Financial Services Limited

PO Box 5039, Rockingham WA 6969 **ABN** 69 102 349 655 **Directors:** Len Sheedy (Chairman), Brad Dean (Deputy Chairman), Alison Gibson, Rod Sergeant, Dave Cashman, Barbara Holland, Gillian Dixon.



How long have you been working for Rockingham Community Bank® Branch? First time 4 ½ years, second time around 5 months.

What attracted you to your current position? The Community Bank® philisophy.

Favourite TV Show? Dexter.
Favourite Movie? Pirates of the Caribbean.

Favourite ice-cream? Vanilla.

Last concert you went to? Rogue Traders, I took my daughters.

Furthest place you've been from home? Phuket.

Do you lead with your heart or your head? Lead with my heart.

Describe yourself in three words? Happy, content, easy going.

What was your first job? Checkout chick.

What sporting team/s do you follow? Fremantle Dockers.

Dead or alive, who would you most like to meet? Johnny Depp.

What 1 question would ask this person? What happened???

If you weren't doing this job, what would you be doing? Sitting on the beach in the sun.

What dish would you cook if you were a contestant on master chef? My husband John does all the cooking.

What do you have a weakness for? Popcorn.

Upcoming events

6 November Senior's Week – Gary Holland

13 November Meet the Manager Afternoon

20 November High School's Competition Gala Evening

27 November Annual General Meeting





Watch the **Community Bank®** story at www.bendigobank.com.au/snapshots

Find us on Facebook at **facebook.com/bendigobank**Follow us on twitter at **twitter.com/bendigobank**





U can find our branches at...

Rockingham – Shop 1, 1-3 Kent Street, Rockingham WA 6168 Phone: 9528 6377 Website: www.bendigobank.com.au/rockingham Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.

Port Kennedy - Shop 7, 397 Warnbro Sound Avenue, Port Kennedy WA 6172 Phone: 9524 5255

Website: www.bendigobank.com.au/port kennedy

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

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0687 (11/13)