



commUnity Snapshot

Rockingham and Port Kennedy
Community Bank® branches



Chairman's report



While we are working hard to maintain profit the well known global financial position has impacted through to Australia and

business has not been at the levels we expected. Steps have been taken to reduce costs where possible and a vigorous program embarked upon to attract customers and maintain the profits of our **Community Bank®** branch.

We do remain confident that the market will change in the not to distant future which will see a return to solid profits and bring well deserved returns to our shareholders. Be assured Branch Manager, Steve Crotty along with his excellent staff are leaving no stone unturned to achieve the goals set to meet targets.

Come into the branches at Rockingham or Port Kennedy meet the friendly staff and discover the many products available to assist with your financial planning.

Len Sheedy
Chairman

Senior's Week

We are pleased to announce Bendigo Bank is again the major sponsor of WA Senior's Week. The festival runs from Sunday 11 November to Sunday 18 November and we will be promoting our products and services that may suit our older customers.

On Thursday 15 November, the City of Rockingham will hold the Rockingham Senior's Expo at the Gary Holland Community Centre, main hall, 19 Kent Street, Rockingham WA 6168.

The expo will include displays of products, activities and services from local businesses as well as community and government agencies. The expo is aimed at Rockingham residents who live life to the full and want to enjoy a safer, happier and healthy lifestyle.

There will be goodie bags and raffles drawn on the day so come on down to this free community event and take a look at our Bendigo Bank stall as well as the displays from other businesses in the local community.



Annual General Meeting

The Annual General Meeting will be held at the RAMS football clubrooms, Anniversary Oval, corner of Council Avenue and Hebron Streets, on Wednesday 28 November at 5.30pm.

The meeting is open to all shareholders to attend so they can be informed of current activities and future plans for the Rockingham and Port Kennedy **Community Bank®** branches. The Annual Report will be mailed out prior to the AGM meeting.

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, Roland Logue, Terry Moriarty, Dave Cashman, Michael McCafferty, Barbara Holland.



Message from your local Branch Manager

Although the global economy is showing some minor positive signs of recovery, they've not flowed through to our local economy as of yet. However the good news is with spring upon us, this is the season for increased activity in the local housing market which in turn normally generates more opportunity for business. People like to spend money when the sun shines!

Both branches are ideally placed, staff wise, to cope with increased activities across all products. The turnover of five staff last Christmas has seen the past 10 months spent training staff, knowing they needed to be conversant with our products, procedures and policies in time for spring.

Basically, if we're thinking positively and the economy improves, we're in a great position to act and provide the best customer service (and products).

Best wishes to everyone in the lead up to yet another enjoyable Christmas.

Steve Crotty
Branch Manager

Staff news – who's working for you?

We have had several changes in staffing over the past 10 months, so this is an opportune time to let everyone know of our current staff members under the leadership of Branch Manager Steve Crotty

Rockingham **Community Bank**[®] Branch

Customer Relationship Manager – Keren

Customer Relationship Officer – Claire

Customer Service Officers – Adele, Allison, Donna, Lizzie, Rebecca, Allison, Merit.

Port Kennedy **Community Bank**[®] Branch

Customer Service Officer Supervisor – Diane

Customer Relationship Officer – Seonag

Customer Service Officer – Bernie.

Fresh Faces to our Network

We would like to welcome our four newest staff members to our Rockingham and Port Kennedy **Community Bank**[®] branches, Seonag Richardson, Claire Baxter, Lizzie Legge and Merit Moore. With a wealth of banking knowledge behind them they have become very valuable members to our team.



Claire Baxter

Branch: Rockingham

Position: Customer Relationship Officer

Time with branch: seven months.

Previous job: I worked for CBA for four years

The best thing about working for Bendigo: A great team and the happy customers.



Merit Moore

Branch: Rockingham

Position: Customer Service Officer

Time with branch: started in May this year.

Previous job: Previously worked at the same branch back in 2004-2006 and NAB for eight years.

The best thing about working for

Bendigo: I left the **Community Bank**[®] branch to work in our family business. We have since sold the business, expanded the family, bought another business north of the river which we worked at for a couple of years then moved to Tasmania for nearly a year. I missed WA, so we then moved back to Perth and I still didn't feel "at home" so in March this year we made the move back to Rockingham and wow, it's the best place on earth to live. It's an amazing location, beaches etc, shopping centres, businesses and last but not least it's amazing community and people. Then I was fortunate enough to once again be employed by the Rockingham **Community Bank**[®] Branch.

It's hard to mention the best thing about working for Bendigo. Our point of difference is definitely high up on the list. It's great to be part of such a fantastic team, lovely customers and community. Being able to serve new and old customers alike makes me happy.



Seonag Richardson

Branch: Port Kennedy

Position: Customer Relationship Officer

Time with branch: seven months.

Previous job: I worked at ANZ for six years

The best thing about working for Bendigo: Involvement with local community.



Lizzie Legge

Branch: Rockingham

Position: Customer Service Officer

Time with branch: six months.

Previous job: Queenstown & Districts **Community Bank**[®] Branch, Tasmania.

The best thing about working for Bendigo: The community aspect. Giving back to the community is always a great feeling.

Staff Profile



Name: Claire Baxter

Nickname: Bear/CB

What attracted you to your current position: The community aspect of Bendigo Bank, our point of difference. It's very different to my previous role at another bank.

Favourite TV shows: Friends, Family Guy, Ricky Gervais.

Favourite movie: I'm a comedy person; I love 21 Jump Street and The Hangover.

Favourite ice-cream: Anything chocolate!

Last concert you went to: Southbound.

Furthest place you've been from home: New York.

Do you lead with your heart or your head: Definitely my heart.

Describe yourself in three words: Determined, happy, quiet.

What was your first job: KFC when I was aged 15.

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

If you weren't doing this job, what would you be doing: I would like to do something that involves travelling but if I wasn't at Bendigo Bank I would probably still be working at another financial institution. I am very happy here and wish I made the switch to Bendigo sooner than I did!

What dish would you cook if you were a contestant on master chef: I'd like to say a fancy Adriano Zumbo dessert but unfortunately I'm not very creative!

Appeal for more shareholders to bank with us

You may not be aware, but to protect the confidentiality of shareholders and bank customers, the Board has no idea who the customers of Rockingham Community Financial Services (RCFS) are, unless they disclose that information themselves.

Bendigo has advised us that only 25% of **Community Bank**[®] shareholders actually bank with the branch they are shareholders of. I must admit I find this an alarming statistic. I do not mind disclosing the fact that as soon as possible I moved all of my personal lending and business lending and banking across to Bendigo, and I am not even a shareholder, but I do support the **Community Bank**[®] model of the bank and am very happy to represent Bendigo where I can to colleagues and business associates.

I am curious to understand why so many shareholders trust us with their cash to invest and maximise returns, but do not trust us with their banking needs, which in turn helps achieve the primary goals of supporting the local community and shareholder value and returns.

I would like to demonstrate this point as follows:

For every \$500,000 of banking products (by way of mortgage, term deposit, business loan, credit card, personal loan, super fund investments) the local branch receives income of around \$4,000 per annum.

RCFS has 477 shareholders, and if only 25% of these are Bendigo customers, there are nearly 360 shareholders who use other banks for their needs.

If 30 shareholders brought an average of \$500,000 in banking products to RCFS the branch would earn additional revenue of around \$120,000 per annum that would be used to support Rockingham and Port Kennedy by way of additional employment, services and community support and additional returns to shareholders.

I say this with the utmost respect of our shareholders and with appreciation for their support so far. I only use this example to demonstrate to power we all have to help support our local branch even further with our choices. I urge all shareholders to please consider using Bendigo for their banking needs if at all possible.

With kindest regards,

Dave Cashman
Director RCFS

Students show how they can improve their community

The high school competition has proven to be a "winner" with hundreds of students competing and providing a diverse range of ideas on how to improve the community.

This year it is pleasing to see the competition grow with the inclusion of Rockingham Montessori School plus the special education high schools at Rockingham and Warnbro.

Individual school winners will be competing against one another at the Rockingham Murdoch University on Wednesday 24 October and the ultimate winner will be announced at the gala night at Rockingham City Council main function hall on 21 November. All the ideas are taken by the City Council for assessment and possible implementation in their community welfare projects.

“SOUL”

The Board of the Rockingham and Port Kennedy **Community Bank**[®] branches while being responsible for allocation of funds to worthy community associations and projects etc is also involved in many other areas of community wellbeing.

An example is the assistance and supply of fruit to the local soup kitchen “SOUL” in Rockingham.

Each week Board members travelled to an orchard in Karagullen to collect fruit donated by a very generous supplier and then passed to the soup kitchen for distribution to needy families and individuals.



Sponsorship news

The RAMS senior football team made the grand final and just came up short in their attempt to win their first premiership in 20 years. All junior and senior RAMS teams made the finals this year, which was a fantastic result. The Mandurah Mail Best and Fairest and Ross Elliott Medal were taken out by two senior RAMS players for the 2012 season.

The Secret Harbour Dockers Football Club has managed to win back to back premierships with a recent win over the Kwinana Knights in their grand final.

This year also marked the first time for a reserves side at the football club, with the team making the final; however the result was not in favour of the club.

The high school competition is coming to its annual climax, with the competition now closed and each school judging their winners. These winners will go onto the next level with the ultimate winning high school announced at a gala reception on Wednesday 21 November 2012.



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

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

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. BMPNL0496 (10/12)

Rockingham and Port Kennedy **Community Bank**[®] branches

Branch statistics

Rockingham statistics as at 31 August 2012

Deposits: \$54.86 million

Loans: \$38.56 million

Total portfolio: \$93.42 million

Number of accounts: 4,414

Port Kennedy statistics as at 31 August 2012

Deposits: \$10.46 million

Loans: \$14.02 million

Total portfolio: \$24.48 million

Number of accounts: 1,520

Community support news

Rockingham and Port Kennedy **Community Bank**[®] branches are pleased to advise that we have recently provided support to the following organisations:

Rockingham Men's Shed

Rockingham Sea Rescue

Link The Pink (Breast Cancer)

Secret Harbour Dockers Football Club

Rockingham Community Garden Centre

Port Kennedy Junior Football Club

Rockingham Rugby Union Club

RAMS Football Club

Rockingham Mandurah Cricket Club

Rockingham Redbacks Hockey Club

High schools competition (How Would You Improve Your Community)

Rockingham City Football Club

Coming soon to Rockingham and Port Kennedy

Community Bank[®] branches



 **Bendigo Bank**