



Made possible by the customers of
Rockingham and Port Kennedy **Community Bank®** branches



Branch statistics

as at 30 November 2012

Rockingham

Deposits:	\$49.34 million
Loans:	\$37.29 million
Total portfolio:	\$86.63 million
No. of accounts:	4,427

Port Kennedy

Deposits:	\$17.13 million
Loans:	\$13.95 million
Total portfolio:	\$31.08 million
No. of accounts:	1,553

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, Terry Moriarty, Dave Cashman, Michael McCafferty, Barbara Holland, Gillian Dixon

Seniors Week

Bendigo Bank was the major sponsor of WA Senior's Week which ran from Sunday 11 November until Sunday 18 November 2012. During the week, Rockingham and Port Kennedy **Community Bank®** branches were involved in two events.

On Thursday 15 November, our two Customer Relationship Officers took part in the Active Ageing Senior's Expo at the Gary Holland Community Centre. The expo took place from 10.00am until 1.00pm with displays from many local businesses including ourselves, raffles and lots of freebies. The expo saw more than 600 local residents attend and was a great success.

On Friday 16 November, we held a fundraising sausage sizzle at Bunnings in Rockingham with all monies raised going towards the Seniors Recreation Council of WA Inc - Rockingham Branch. A cheque was presented at their Christmas Concert on Wednesday 5 December; The Seniors Rec will be using these funds towards their annual 'Have a go day' in May 2013.



Top: Board members Len Sheedy and Terry Moriarty with Claire Baxter and Seonag Richardson, Bunning's Sausage Sizzle Senior's Week.
Middle: Claire Baxter - Senior's Week, Gary Holland Centre.
Above: Claire Baxter and Seonag Richardson, Senior's Week, Gary Holland Centre.
Left: Senior's Week, Gary Holland Centre.

Chairman's Report



I can report that although attendance at the AGM was low it was still a successful meeting with a number of pertinent questions from the floor.

As expected the situation of profit and dividends was raised with the Board explaining the strategy for 2012/13.

Whilst the tight financial climate is still impacting on our business we are very confident of growth in sales over the next year onwards.

It is pleasing to report a very successful "How would you improve your community" High School competition with the winners being Renay Fehnle and Mikayala McWhirter from Warnbro Community High School. The Rockingham Council are looking at ways to include their proposal in future council activities.

We continue to support other important community activities such as The Men's Shed, Sea Rescue, Soup Kitchen etc as your **Community Bank**® branch's profile has become well established in the Rockingham area.

No doubt 2013 will bring many challenges but I can say that your Board and indeed the management and staff of our **Community Bank**® branches are well positioned and eager to both drive the business forward and continue our commitment to the community.

Len Sheedy
Chairman

Create your own unique and personalised Bendigo Bank card online

The Personalise My Card service allows you to create your own personalised design for your current Bendigo Bank debit, credit or EasyMoney card. You can choose to upload your favourite photo or image, or choose an image from the online gallery that best suits your personality.

It is only \$10.00 per card, you can choose to personalise one or all of your Bendigo Bank cards! Head to www.bendigobank.com.au to personalise your cards today.

Message from your local Branch Manager



It's been pleasing to see some increased activity and interest in the lending side of the business during the past month. Meanwhile as can be the case in difficult economic times such as we are experiencing our deposit holdings have increased.

On the staff front our very valued Customer Relationship Manager, Nichola Atkinson has resigned. The joys of motherhood have won her over and she will not be returning from maternity leave as originally planned. All the best Nichola and thanks for the five years of tenure at the **Community Bank**®

branch and wonderful service to our customers.

Over the past month or so the **Community Bank**® branch staff have helped out the Seniors Recreation Council via a Bunnings sausage sizzle and we have been one of the major sponsors for the very important Link the Pink event conducted by the South Coast Women's Health each year to raise awareness and funds for breast cancer.

Best wishes,

Steve Crotty
Branch Manager

Staff profile – Diane Robertson



Nickname: Di.

How long have you been working for Bendigo Bank? I joined Bendigo in August 2009.

What attracted you to your current position? I liked the community aspect. I have lived in the area for 23 years and liked the idea of the bank helping the community.

Favourite TV show? Big Bang Theory, it makes me laugh.

Favourite movie? The Full Monty, Finding Nemo.

Favourite ice-cream? Rum 'n' Raisin.

Last concert you went to? Jimmy Barnes in Margaret River.

Furthest place you've been from home? The UK, Austria, Italy, Spain.

Do you lead with your heart or your head? Definitely my heart, I am a big softie.

Describe yourself in three words? Happy, passionate, funny.

What was your first job? I worked in a hairdressers washing hair and sweeping floors when I was 13 and got paid 1 pound (about a \$1.60) for a day's work!

What sporting team/s do you follow? The Dockers. Eagles (if they are not playing the Dockers) and Sydney (my husband's team).

If you weren't doing this job, what would you be doing? If I didn't have to work I would be travelling the world or if I did my ideal job would be wine tasting in Margaret River ☺.

What dish would you cook if you were a contestant on Master chef? I make an amazing Lemon Meringue Pie with a twist.

What do you have a weakness for? Dark Chocolate and not being able to say 'no'.

Are you thinking of selling your RCFS shares?

If you wish to sell your shares the most popular way to do this is to contact a stockbroker. As RCFS shares are listed on the National Stock Exchange (NSX) you will need a broker who deals with this exchange. The NSX website is listed below and on it you can find details of various brokers who deal in NSX shares. Brokers will charge a fee for their service, and this varies between brokers, however they will be able to handle most of the transaction for you from the initial sale to the settlement. In some cases they may request information such as share certificates from you. If you have your certificate they may want to verify that it's genuine so be prepared to send them the relevant information. If you can't find your certificate you will need to contact the share registry on (08) 9527 2133.

<http://www.nsx.com.au/>

Meet Trent Chapman – Our new Financial Planner

Trent Chapman joins us from People's Choice Credit Union and brings with him a diverse background in Superannuation, Investments and Relationship Management.

He has worked in the financial industry for nearly 15 years and has been a qualified Financial Planner for six years. He is also an AFL player, who represents the local Mundijong Senior Team.

Passionate about helping people achieve peace of mind through financial security, Trent said: "I like to help my clients reach both their financial and personal goals by putting a practical plan in place to get them there."

"It's not just about Superannuation, Insurance or Investments; I ask about a customer's whole situation so that I can offer the best advice."

Trent Chapman is a Financial Planner and Representative of Bendigo Financial Planning. Bendigo Financial Planning Limited (ABN 81 087 585 073 AFSL 237898, is a division of the Bendigo and Adelaide Bank Group. This information is of a general nature only and not intended to provide either technical or detailed advice. Information in this article is based on information believed to be accurate and reliable at the time of publication. You should seek individual advice regarding your personal situation.

As a qualified Financial Planner and Representative of Bendigo Financial Planning, a part of the Bendigo and Adelaide Bank Ltd group, Trent can provide advice on the following areas:

- Retirement planning
- Superannuation
- Investing
- Income protection.
- Centrelink
- Aged care
- Life insurance
- Estate planning

If you'd like to book a complimentary appointment with Trent or would simply like to find out more, Trent can be contacted on trent.chapman@bendigoadelaide.com.au or 0448 300 301. Alternatively, call into the **Community Bank®** branch and speak to one of our friendly staff.



Board members in your community

At Rockingham Community Financial Services, our Board members are very active throughout the Rockingham and Port Kennedy communities. Below, Brad Dean and Dave Cashman give us an insight into their family life and their community contributions...

Brad

Brad Dean is a partner in the local accounting firm BDR Business Accountants, Brad moved to Rockingham with his family 19 years ago and since that time has been a strong supporter of the local community. Brad has sat on numerous local committees including The South Coast Regional Chambers of Commerce and Bridging the Gap and he is also an original member of our **Community Bank®** branch's steering committee.

Outside of work Brad is a member of local AFL and cricket clubs and is a passionate supporter of Variety – The Children's Charity, he participates in the annual "Variety Bash" each year to help raise much needed funds for sick and disadvantaged kids.

Dave

Dave Cashman has lived in Port Kennedy since 1993 and is involved with the local community with wife Colleen and their two children, Jarod and Elaine. Dave helped coach his son Jared's football team for three seasons while he played for the Warnbro Swans and Colleen helped with Elaine's netball for three seasons. The kids have also done local athletics, karate, tennis, swimming and surfing with the community as well as camping, trail bike riding and plenty of water sports along our lovely coastline.

When Dave is not chained to his desk in the local accounting practice Cashmanagement, you will find him helping with the Rockingham Mussel Fest (two years as treasurer) and his church (since 1991) as well as anything that involves speed (often injury too), recently having swapped a trail bike for a jet ski, hoping for less injury but still loads of fun and speed.

Dave and his family love Rockingham. They said the locals are great, facilities and sporting clubs of every flavour you need and wonderful beaches are minutes away. "Why would you live anywhere else? I love my community and enjoy doing things to help support and improve it," Dave says.

real solutions. real impact.

for Australia's not-for-profit sector



Community Sector Banking together with the Rockingham & Port Kennedy Community Bank® Branches invite you to an evening specifically designed for not-for-profit organisations.

Come and hear some of the success stories that have occurred in many communities like yours across Australia.

Hear from Gerard White of Community Sector Banking and Steve Crotty, Branch Manager from Rockingham & Port Kennedy Community Bank® Branches, on the social impact our partnerships have made.

Chat to the team about your organisation's financial needs.

Date Wednesday, 6 March 2013

Venue Shop 7
397 Warnbro Sound Ave
Port Kennedy WA 6172

Time Arrive 5.45pm for 6pm start
(Please allow 1 hour)
Light refreshments will be served

RSVP Friday, 22 February 2013
To Claire Baxter on 08 9528 6377
or email claire.baxter@bendigoadelaide.com.au
or
Seonag Richardson on 08 9524 5255
or email seonag.richardson@bendigoadelaide.com.au

We look forward to seeing you there.



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High Schools' Competition

The annual 'How would you improve your community?' competition sponsored by Rockingham **Community Bank**® Branch was held once again and this year seven of our local high schools participated. They were Warnbro Senior High School, Rockingham Senior High School, Tranby College, Safety Bay Senior High School, Warnbro Senior High School Education Support, Comet Bay Senior High and Rockingham Montessori School.

The student representatives had the opportunity to present their ideas to the judging panel at Murdoch University in the large lecture hall in October. The presentations were of a very high standard and the judging panel struggled to select just one winner.

All this work culminated in a gala night for about 100 people at the City of Rockingham reception centre where the winner was announced.

Renay Fehnie and Mikayala McWhirter, representing Warnbro Senior High School were the winning team with their idea to hold the "Rockingham Wave" at the Rockingham foreshore each year. Renay and Mikayala were presented with their prizes of \$1,000 by our Chairman, Len Sheedy.

We would like to think that next year we could have all the schools in the area participating in this very worthwhile initiative of our **Community Bank**® branch.



Top picture: Warnbro senior high school winners with Chairman Len Sheedy and Rockingham Mayor Barry Sammels.

Bottom picture: Warnbro senior high school winners with Warnbro senior high school Principal Syd Park, Rockingham Community Bank Branch Customer Relationship Manager Keren Patrick and Branch Manager Steve Crotty.



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
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.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0533 (01/13)



Top: Keren accepting Pride of Workmanship Award.
Above: Pride of Workmanship Award recipients.

Pride of Workmanship Award

Keren Patrick, our Customer Relationship Manager at Rockingham **Community Bank**® Branch, recently won a Pride of Workmanship award from Rockingham Rotary. Keren was nominated for her performance over the past ten months in her new managerial role. Keren motivates her staff through a lead by example work ethic, while having a "can do" attitude to everything she encounters. This type of approach to her work has resulted in a positive working environment within Rockingham **Community Bank**® Branch. Well done Keren, your efforts are appreciated.

Steve Crotty
Branch Manager

Coming soon to Rockingham and Port Kennedy
Community Bank® branches

