



## Nowra Community Bank® Branch Newsletter August 2011

### New Branch Manager at Nowra



We are pleased to announce Steve Joy has been appointed to our **Community Bank®** branch as Branch Manager.

Steve comes with a wealth of knowledge in banking, being in the industry for in excess of 30 years. He comes from the Deniliquin where he was Branch Manager of Bendigo Bank.

He has always made customer service a priority with his staff and focused on the community.

Please call in and say hello to him!

Former Branch Manager Barry McCaffery and Development Manager Peter Done have retired from the bank's service.

They will be missed by the staff and customers who they have established good relationships over the last three years.

The branch has been restructured and we now have Mark Bowmaker appointed as Customer Relationship Officer. Mark has also had years of experience within financial institutions and is known for great customer care. He will look after all our customer's banking needs.

Debra Parker, who has been with us for the last three years has been appointed as our Senior Customer Service Officer and is responsible for the bank's day to day customer service.

Our Customer Service Officers are Robin and Kerry and they have proven to be able to give customers a great customer experience.

### Manager's matters

I am only too pleased to become the leader of a revamped team.

The staff are looking forward to another prosperous year.

With prosperity comes benefits to the local community and that is what our **Community Bank®** branch is all about.

Successful customers lead to a successful community which leads to a successful bank. We are now looking at giving assistance to some of the local not for profit groups.

Applications will be sought for those groups who would like assistance through funds granted by our **Community Bank®** branch. May I suggest you keep your eye on media releases in the very near future for more information!

Grants for not-for-profit groups, how does this work?

Local people need to bank with us. It is as simple as that.

Yes we need people to commit their banking to Nowra **Community Bank®** Branch. Banking can be either, personal banking accounts, home loans, personal loans credit cards, insurance, business banking accounts, business credit cards, merchant facilities, and many more products which most banks offer.

The more banking that is done through Nowra **Community Bank®** Branch the more that can go back to the community (and some to the shareholders).

**Steve Joy**  
Branch Manager

### Bendigo Business Banking comes to Nowra and district

The bank has filled a much needed gap in the area by appointing a Business Banking Manager to the area based at Nowra. Gary Brown, who has been in this area for 11 years, has taken up the position. He will be assisted by Adele Milton who has been with the bank for three years. If you would like to talk to them about your business needs please contact Gary or Adele on 4422 6467.

### Naming the newsletter competition

It was the editor's idea to call this edition 'Nowra **Community Bank®** Branch Newsletter'. Not very creative!

So we have decided to have the community give the newsletter a name.

To reward the successful person we have \$100 to go to the winner's favourite not-for-profit group in the Shoalhaven district.

Entries will close on 15 October 2011, the winner will be announced on 31 October 2011 through the local media.

Please submit nominations to:  
Bendigo Bank – Name the Newsletter,  
PO Box 392, Nowra NSW 2541.



## Chairman's chat



On behalf of the Board I would like to welcome you to the first of our quarterly newsletters. The newsletter is prepared for the shareholders, customers and members of the Nowra and district community. For those who are shareholders I hope you have experienced the friendly and professional services offered by the staff at our **Community Bank®** branch.

Unfortunately due to other commitments Brain Muller and Ralph Stuart have resigned from their position as Directors. The Board acknowledges the contributions they have made towards the growth of the bank.

We have opportunities for you to help build **Community Bank®** branch services in the northern Shoalhaven. As part of the Company's Board succession planning, we are inviting members of the community to apply for positions on the Board.

Currently we have two levels of Board participation being Directors and friends of the bank.

We are a public Company, the position of Director is responsible to the Company's shareholders and would need to comply with the Companies Act as administered by ASIC. Our Company's constitution limits the number of Directors to nine.

A friend of the bank is a person who would be invited to attend Board meetings and participate in the operation of the Company, usually to a lesser degree than that of a Director and without the same legal obligations that apply to a Director. It is anticipated that should they wish, friends of the bank have the potential to become Directors in the future.

If you feel you have the enthusiasm for the community and **Community Bank®** model, have skills and time to contribute and wish to be considered for either level we would love to hear from you.

You can contact either myself (0400 046 754), another Director or the staff at the branch for more details.

**Barry Russell**  
Chairman

### No room to meet?

If any not-for-profit organisations need a place to meet for meetings please contact the Branch Manager as we have a Board room which the bank is willing to make available at no cost. Again please contact Steve Joy.

### Marquee complimentary hire

The bank has a marquee which can be used by not-for-profit organisations of the Shoalhaven. Please contact the Branch Manager, Steve Joy, for details on 4422 7574.

## Banking returns to Culburra Beach

After many months of planning the Bendigo Bank agency at Culburra Beach has opened at the newsagency. John and Margaret Watters, the proprietors of the newsagency, are delivering excellent service to the residents of Culburra.



The agency offers access to a full range of Bendigo Bank products and services. They operate in close partnership with the Nowra **Community Bank®** Branch. A distinct advantage with banking through the agency is that all transactions made through the agency are recorded on the account immediately.

Please support John and Margaret and their enthusiastic staff by calling in and enjoying the benefits of banking without having to travel into Nowra. We have returned banking to the Culburra residents when 15 years ago full banking services were withdrawn because it was deemed unviable.

## Community contributions

The **Community Bank®** model is based on benefiting the customers and the community.

This is done by providing employment for local people and for the profits to be put back into the local community. If money stays in the local area it helps the area become more sustainable, benefiting all the community, both personal and business.

The bank is looking for community groups who need assistance with their work. We will be advertising in the local media shortly for people to make application for funding grants. Please keep a look out, as we would like to benefit more of the community who we serve.

Over the past year the bank has made contributions to the Suicide Prevention Network, Shoalhaven Eisteddford, the Orchid Society and the aerial patrol.



If you think of any worthwhile large community projects that need assistance please don't hesitate to contact the Board or Branch Manager Steve Joy 4422 7574.

Nowra **Community Bank®** Branch,  
98 Kinghorne Street, Nowra NSW 2541  
Phone: 4422 7574  
Website: [www.bendigobank.com.au/nowra](http://www.bendigobank.com.au/nowra)  
Opening hours: Monday to Friday 9.00am – 5.00pm.

### Shoalhaven Community Financial Services Limited

72 Osborne Street, Nowra NSW 2541

**ABN:** 77 128 253 065

**Chairman:** Barry Russell.

**Directors:** John Anderson, Robert Bruderlin, Michael James, Bill Carter and Bruce Morton.