Stanthorpe **Community Bank**[®] Branch. Your community benefits from local banking.

A complete suite of banking services.

When you consider bringing banking business in to Stanthorpe **Community Bank**[®] Branch in High Street Stanthorpe, you will be dealing with a branch of one of Australia's five biggest banks.

Stanthorpe now has one of the 313 **Community Bank**[®] branches in Australia which is wholly owned by people in their local community and with the services and security of Bendigo and Adelaide Bank.

This structure is unique in that we are able to competitively offer you every type of banking service that you may need, personally, for business, for agriculture, housing and all forms of investment. Your insurances and financial planning needs can also be met by specialist staff.

So, why are we different? How will we benefit the local community? Firstly, we try to employ local people. The shareholders who own the business are local people. The volunteer Board of Directors are all locals with the skills to guide the business to success. We are working toward being able to support local groups and organisations by making grant funding available locally as our business grows and becomes profitable.

We are different because we will not take our business profits out of the district. The method is so simple. The more banking business that is brought into Stanthorpe **Community Bank**[®] Branch, the more benefit we will be able to share later with local groups.

The margin of future help available will grow. Clubs, groups, associations and all organisations can become part of the growth by bringing banking business into the Stanthorpe **Community**

Bank® Branch. Each individual person can be part of this exciting concept that is now open to you.



Some great

reasons for each of our young ones to begin to save for the future by opening accounts. They will see their savings increase and know that they are also part of our community development around them.

You have the opportunity to be part of the future right now. Please visit the branch at 139 High Street, Stanthorpe. Chat with Sandra and the friendly staff who will answer your questions and meet your banking needs. For your **bigger** banking requirements call in or phone 4681 3362 to make an appointment.

Stanthorpe **Community Bank®** Branch is now open to serve you.

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

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. AFSL 237879.

Stanthorpe Regional Community Financial Services 139 High Street, Stanthorpe QLD 4380 **ABN** 48 605 478 680 **Directors:** Don Gaske, Denise Harslett, Nev Winter, Luke Hilton, Barbara McLean, Jean Hallas, Mary Rofe, Alex Kurschinsky, Leeanne Gangemi.



Stanthorpe Community Bank® Branch

Staff profile: Hi, I'm Cheryl.



Cheryl Pearson is the Stanthorpe **Community Bank**[®] Branch staff member with the longest connection to Bendigo Bank. A familiar face to customers of the former Bendigo Bank agency in Rogers Street for 10 years, she has retained her link with Bendigo Bank by taking on the position of Customer Relations Officer at the new **Community Bank**[®] branch in High Street. Cheryl has been involved in banking for roughly 40 years with bank work in South Africa prior to coming to Australia. In her spare time Cheryl is involved with the Rural Fire Brigade.

Come into our branch, we want to meet you.

Real people talking banking.

We've been hearing more banks are opting to close their branches or install remote tellers rather than real people. It is called "automating".

Our partner, Bendigo and Adelaide Bank, is the fifth largest bank in Australia, partly because of our **Community Bank**[®] network. We know our customers like to talk to real people and come into a branch when they have a concern.

We aim to keep and enhance our personal interaction.



We are open for business, come in and see our friendly staff.

Community focus.

Because we are a new **Community Bank**[®] branch we cannot yet distribute profits. Community organisations looking for support will need to submit a request for funding on the approved form to the Board of Directors of the Stanthorpe **Community Bank**[®] Branch. They will consider your request and determine the outcome before the annual celebration of our birthday, at the end of February/early March each year. A function will be held at that time to announce the annual distributions. We anticipate holding a community information session towards the end of 2016 to distribute forms, and introduce our funding criteria to the local community, so keep an eye out for notification of when and where that event will be held.

In the interim we have shown community involvement by joining in the Apple and Grape Harvest Festival window competition the day after opening (pictured below).



We also devoted a small amount of our starting budget to sponsoring the Ballandean Billycart Race, Fine Art and Fruit and Vegie prizes at the Stanthorpe Show and a sponsorship prize at the new Busking Championships held in conjunction with the A&G Festival.

We rate our home loans. And so do our customers.*

At Stanthorpe **Community Bank**[®] Branch we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

Drop into your nearest branch at 139 High Street, Stanthorpe or phone 4681 3362 to find out more.

Bendigo Bank Bigger than a bank.

bendigobank.com.au/homeloans

*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-6 (302520_v2) (11/05/2016)

Stanthorpe Community Bank® Branch

139 High Street, Stanthorpe QLD 4380 Phone: 4681 3362

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

Website: www.bendigobank.com.au/stanthorpe facebook.com/StanthorpeCommunityBank twitter.com/bendigobank



www.bendigobank.com.au

