



Made possible by the customers of
Trafalgar & District **Community Bank**® Branch



Lorraine celebrates 10 years with Trafalgar & District Community Bank® Branch

Lorraine Morland is a familiar face to most of our customers at Trafalgar & District **Community Bank**® Branch. Lorraine has been with the bank for 10 years, so in addition to the branch's recent 10th birthday celebrations, we have also recognised Lorraine for her 10 years of service to the branch.

Lorraine has spent all her working life in banking, leaving the NAB to join the **Community Bank**® branch when it opened in Trafalgar. Over the past 10 years, Lorraine has not only put in many hours working in the branch, but she has also spent many volunteering her time to the betterment of the branch. This includes sponsorship and grants presentations, additional meetings outside of business hours, special events and fundraisers, the list goes on.

At the branch's 10th birthday celebrations on 23 November, Lorraine was recognised for her service to the branch with a small token of appreciation from the branch staff and the Board of Directors. A couple of



First Customers, Bob and Shirley Stone, Inaugural Branch Manager Byran Leaf and Customer Relationship Officer Lorraine Morland.

former staff members also attended to celebrate this milestone with Lorraine.

Thank you Lorraine for all you have done over the past 10 years, your effort has not gone unnoticed.

Your Home *Choose a home loan that's right for you*

Whether you are purchasing your first home or your next home, refinancing or investing in property, Bendigo Bank offers you the freedom and flexibility to make your home loan work for you.

Drop into your nearest branch at 103a Princes Highway, Trafalgar or phone 5633 2783 and find out more about choosing the home loan that's right for you.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. HL18 (204296_v1) (14/01/2014)

Trafalgar & District **Community Bank**® Branch



Branch 10th birthday celebrations



We began our birthday celebrations with a community event, held on Saturday 5 October, as a part of the Battle of Trafalgar celebrations. The day saw many community groups including the Rotary Club of Trafalgar, Trafalgar Lions Club, Trafalgar-Thorpdale RSL, 1st Trafalgar Scout Group,

Trafalgar CFA and St Joseph's Primary School join us in our celebrations, helping out with food stalls and activities. These groups were also joined by the staff from Trafalgar & District **Community Bank**[®] Branch and Board members from Trafalgar & District Financial Services Limited. There was a display of photos and newspaper articles mapping out the milestones of the branch's last 10 years. The day included a large community photo taken outside the Scout Hall with participating groups, staff, Board members and the general public.

On November 8, the Annual General Meeting of Trafalgar & District Financial Services Limited was

held. Following the meeting, a celebration was held with the shareholders for the branch's 10th birthday milestone with supper, light refreshments and musical entertainment.

Our birthday celebrations concluded on Saturday 23 November, 10 years to the day since the branch opened at its current premises. In the lead up to the branch celebrations, the staff invited the local schools to participate in a colouring competition and a window display competition. These were put up in the branch, making it very bright and colourful and the winners were announced on the day. The day also included a free sausage sizzle provided by the Yarragon Lions Club, face painting and a visit from Piggy. There was a visit from Santa too! Our very special birthday cake was cut by Mrs Lori Mills, wife of a long time supporter of Trafalgar & District **Community Bank**[®] Branch, the late Ossie Mills. The branch staff, together with the Board members, also took the time to recognise Lorraine Morland's 10 years of service to the branch.

Thank you to all who have joined us in our birthday celebrations over the last couple of months and to those who continue to support our **Community Bank**[®] branch. We look forward to another 10 years filled with more milestones and achievements.





the upside
of being

50+

 **Bendigo
Bank**
insurance

Home and contents insurance for people over 50

With Bendigo Life Rewards Home and Contents Insurance there are some very real financial advantages to turning 50 and beyond.

Our feature-packed insurance comes with everything you expect of a great quality, competitively priced home and contents policy, plus a whole lot more. We've even included cover for broken bones, funeral expenses and much more.

Issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. You should consider the Product Disclosure Statement before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (S46576-05) (204294_v1) (14/01/2014)

So, if you've hit that magic age, make sure you're getting everything you're entitled to. Drop into your nearest branch at 103a Princes Highway, Trafalgar or phone 5633 2783 and find out more about Life Rewards.



www.bendigobank.com.au/insurance

Trafalgar & District **Community Bank**® Branch

Card safety tips

As you are all aware, the Christmas/New Year period sees an increase in card related fraud, so here are a few tips to keep your cards safe into the New Year.

- Make sure your card is signed
- Do not give your card to anyone
- Do not record your PIN anywhere
- If you can't remember your PIN and need to write it, disguise it
- Ensure nobody is looking over your shoulder at an ATM or while using an EFTPOS terminal
- When using an ATM, cover the PIN pad when entering your PIN
- Ensure the card is not taken out of your sight when making a purchase
- If you notice suspicious behaviour around an EFTPOS terminal or ATM, do not use it
- Only deal with reputable companies over the phone or internet
- Notify us immediately if your card or PIN has been compromised, lost or stolen
- Keep us up to date so we can contact you if there are any suspicious transactions



Find someone who UNDERSTANDS your BUSINESS



If you're looking for a business banker with the time to devote to your business and the products and know-how to make a difference, you can find one at the Bendigo.

Our business bankers listen, understand your opportunities and deliver banking solutions that are practical and save you time and money.

And according to Roy Morgan Research our customers appreciate that, rating us Business Bank of the year since 2011.

Drop into your nearest branch at 103a Princes Highway, Trafalgar or phone 5633 2783 or visit www.bendigobank.com.au/business if it's time you found someone that understands your business.

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178. AFSL 237879. S46992-6 (204295_v1) (14/01/2014)



www.bendigobank.com.au

Trafalgar & District **Community Bank**® Branch



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

U can find our branch at...



Trafalgar – 103a Princes Highway, Trafalgar VIC 3824 Phone: 5633 2783 Website: www.bendigobank.com.au/trafalgar
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. BMPNL0719 (01/14)

Trafalgar & District **Community Bank**® Branch

