



Made possible by the customers of
Tumbarumba **Community Bank**® Branch



Branch Manager's report

The last 12 months have seen our **Community Bank**® branch continue to grow. As at 30 June 2013 our total business under management is \$65.813 million which represents an increase of over \$6 million for the financial year. It is expected that growth will reach a plateau at some stage but I believe there is still great opportunity ahead of us.

I would like to thank our staff for their commitment, enthusiasm and ongoing support. We have a strong team and we feel confident that with the support of the wider community, we will continue to grow the business, particularly as the benefits of the **Community Bank**® model gain wider acceptance.

New staff members

It is with great pleasure we welcome two new staff members to the Tumbarumba **Community Bank**® Branch team.

Shanan Battle joined our team in May 2013.

Shanan, Scott, Siena four and Olivia three have come to Tumbarumba to be close to family.

Jane Dallas-Hale started in September 2013. Jane has been living in Tumbarumba with partner Brendon for the last three years and is looking forward to a career in banking.



Shanan Battle.



Jane Dallas-Hale.

Our commitment to your privacy

Bendigo and Adelaide Bank recognises the importance of protecting our customer's privacy. We're committed to ensuring the continued integrity and security of the personal information customers entrust to us.

We appreciate that the success of our business is largely dependent upon trust being established and maintained with our customers.

We're committed to collect and manage personal information with a high degree of diligence and care, as outlined in our Privacy Policy which is available at www.bendigobank.com.au.

We're also bound by the Privacy Act, legislation which regulates how companies handle someone's personal information.

This policy and law, along with the **Community Bank**® Franchise Agreement make it clear that **Community Bank**® Directors cannot access any customer information.

All of our Directors undertake extensive training and are aware of their responsibilities when it comes to upholding customer privacy and security.

So if you bank with our **Community Bank**® branch, you can rest assured your personal information is managed with the utmost care and confidentiality.

If you have a comment, query or complaint regarding a privacy matter, we encourage you to discuss it with us or call 1300 BENDIGO.

BIG
Tumbarumba
home loan
DEALS

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S41790K (199859_v1) (8/11/2013)

Tumbarumba Community Sports Hub

Tumbarumba **Community Bank**[®] Branch has partnered with Tumbarumba Shire Council and will be contributing \$125,000 towards the upgrade of Tumbarumba Community Sports Hub Facility. These funds will come from our Marketing Development Fund and be paid over a ten-year period.

An enthusiastic fundraising committee has been elected and plans are on the way for the community to raise \$100,000 still needed for the project.

The first big fundraiser is "Buy a Brick". We invite all supporters, family and friends to purchase a clay brick for \$50 and have your family name, business or community group permanently inscribed on a wall at the Tumbarumba Sports Facility and Community Hub for future generations to see.

For order forms or to view the plans for the sports hub either drop into PRD or Tumbarumba **Community Bank**[®] Branch.

What's new in banking?



Introducing MasterCard Pay Pass.

The fast and secure way for purchases under \$100

- Tap & Go whenever you see the pay pass symbol.
- For more information come in and see us at the branch.

Financial tips

Are you having trouble paying off your credit card?

Why not reduce the card limit regularly?

It's as easy as coming in to see us at the branch.

Bendigo Loans are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879

Don't wait until you need to make a claim on your insurance to find out what you are covered for. Not all insurance policies are the same and it pays to compare.

Call into the branch to review your current policies.

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.

*Did you know –
Merissa Richmond is now a JP*

Tumbarumba **Community Bank**[®] Branch

Fair's fair when it comes to credit cards

It's worth comparing 'fair' when it comes to credit cards. Because even with another credit card with exactly the same interest rate you may be paying more than twice as much in interest.

It's not a new thing – it's simply how we've always done things.

Drop into your nearest branch at 27 The Parade, Tumbarumba or phone 6948 3399 or visit www.bendigobank.com.au/fairinterest to compare fair.

Lending and credit assessment criteria applies. Terms, conditions, fees and charges apply. Full details available on request. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. CC15 (199860_v1) (8/11/2013)



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

U can find our branch at...

Tumbarumba – 27 The Parade, Tumbarumba NSW 2653 Phone: 6948 3399 Website: www.bendigobank.com.au/tumbarumba
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. BMPNL0685 (10/13)

Tumbarumba **Community Bank**[®] Branch



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