



## It's our birthday – seven years for \$7,000.

What better way to celebrate our seventh birthday than to thank our community!

The Tumby Bay District **Community Bank**® Branch has celebrated its 7th birthday by offering \$7,000 in sponsorships to community groups.

Branch Manager Judy Arbery said “This was the perfect way to thank the customers of the bank for making the investment in the community possible. It is through our customers bank accounts and loans that we can make such a significant contribution to local groups which is our point of difference in the banking industry.”



As a **Community Bank**® branch, profits after expenses are invested back into the local community. Over the seven years we have invested over \$105,000 into schools, clubs, aged care and local community facilities for everyone to enjoy.

Australia wide, the **Community Bank**® network has returned \$183 million to local communities and initiatives.

The strong social and community values of Bendigo Bank have seen the Bank recently be recognised by Fortune Magazine with a ranking of thirteenth globally, for the Bank's social impact and innovation. This ranking sees Bendigo and Adelaide Bank as the leading Australian company and second in the world for a commercial bank.

The recipients of the birthday funds include:

- Tumby Bay Progress Association to provide sail shades and soft fall mulch for safety at the pump track

- Ungarra and District Sporting complex for additional spectator seating
- Tumby Bay Tennis Club for upgrade of tennis nets
- Ungarra Community Café to upgrade the coffee machine.

Have you tried out the pump track yet or indulged in coffee and cake at the Ungarra Community Café? Do you enjoy a hit of tennis and watching netball and football? You more than likely have and will benefit from the sponsorships the Tumby Bay District **Community Bank**® Branch provides to the many clubs and organisations in our district. Help us do more just by banking with us! Be part of the 'Be the Change' movement and make big things happen in Tumby Bay!

Tumby Bay District Financial Services Limited 7 North Terrace, Tumby Bay SA 5605 **ABN** 99 145 161 093

**Directors:** Wayne Branson, Anne Swaffer, Tom Tierney, Phil Hoskins, Lyndon Crosby, Jo-Anne Powell.

## Ned Roberts recognised.

Ned Roberts has been recognised by Bendigo Bank for his service to community through the Tumby Bay District **Community Bank**® Branch.

Your contributions to your **Community Bank**® branch have been integral to the security of the financial future of your community.

We are very proud and thankful for Ned's services to our branch as Treasurer – thank you Ned!



## Rural Bank working with Bendigo Bank.

What does Bendigo Bank and Rural Bank working together mean? It means that farmers are able to easily conduct transactions in one of Australia's largest branch networks, have access to specialist farm finance products from Rural Bank and receive specialist advice and support from Rural Bank Relationship Managers. Plus, banking with Rural Bank through **Community Bank**® branches means customers will be helping their local community through community grants and sponsorships.

At Rural Bank, we believe in a bright future for agriculture. We partner with farmers to enable them to build sustainable businesses and drive the growth of Australian agriculture and regional communities. Our team can help **Community Bank**® branches to capture this opportunity within their rural and regional communities.

Call us to make a time to chat with Chris Miller or Richard Murphy, our local Rural Bank specialists.



Richard (Pacer) Murphy.



Chris Miller.

## Flexible and convenient equipment finance for your business.

Our equipment finance solutions are a competitively priced way to help you achieve those big plans for your business.

**Drop into your nearest branch at 7 North Terrace, Tumby Bay or phone 8688 2046 to talk about the right finance solutions for your business.**



 **Bendigo Bank**  
Bigger than a bank.

Tumby Bay District **Community Bank**® Branch

Terms, conditions, fees, charges and lending criteria apply. Full details available on application.  
Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879.  
S51948-04 (404680\_v1) (5/07/2018)

[bendigobank.com.au](http://bendigobank.com.au)



## 2018 Rural Bank Scholarship recipients.

In 2018 Rural Bank awarded 15 scholarships to students across Australia. There were 157 initial applications, and students went through a rigorous review process. Due to the high quality of submissions received, Rural Bank decided to increase the number of scholarships awarded from nine in 2017 to 15 in 2018.

The growth of the Australian agricultural sector is dependent on the development of rural leaders who will be equipped to implement new ideas and embrace new technology. The Rural Bank Scholarship program provides financial support to kick-start long and fruitful careers and contribute to the growth of vibrant regional communities in Australia.

We are exceptionally proud to have an EP recipient!

### Brooke Curtis – Studying a Bachelor of Animal Science at the University of Adelaide, Adelaide, South Australia.

Brooke's upbringing on the Eyre Peninsula in South Australia saw her take on responsibilities on the family sheep and wheat farm from a young age. In helping her father and grandfather to water, feed and secure livestock, Brooke fostered a strong love for the land and agriculture.

Once qualified, Brooke, who describes herself as 'being born to be a vet', hopes to return to the country and travel to remote areas of Australia to work on farms, studs and stations to perform procedures such as; artificial insemination, embryo transfer and in vitro fertilisation.

To learn more about the 2018 Rural Bank Scholarship Program and recipients, visit [ruralbank.com.au/scholarships](http://ruralbank.com.au/scholarships)



## News from the agriculture faculty.

### 2018 National Merino Challenge acknowledgement.

We have received many favourable comments from the Cleve and districts community about student success at this year's National Merino Challenge. Our team of Sophie Nuske, Mackenely Harradine and Angus Tomney are deservedly proud of their achievements which attest to the quality of their learning and skills. Our participation at this event was made possible by the very generous sponsorship extended to us by Rural Bank. To acknowledge this and our partnership with Rural Bank, the student competitors and myself presented Judy Arbery with a Sims Farm & Cleve Area School plaque last week. Fittingly, Judy was presented with this acknowledgement while Year 10 Agriculture students were preparing our team of wethers for the Interschool Merino Wether competition, which will be at the Royal Adelaide Show later this year.

We are appreciative and thankful for Rural Bank's generous financial support of our agricultural programme.

**Aleks Suljagic**  
Agriculture/Ag VET Coordinator



## Bendigo Student Personal Loans.

Sometimes you need to do a lot with a little.

It's a smart way to buy what you need now, without blowing your budget.

Drop into your nearest branch at 7 North Terrace, Tumby Bay or phone 8688 2046 to find out more.



[bendigobank.com.au](http://bendigobank.com.au)

Full details available on application. All loans subject to the 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. S55350-6 (404681\_v2) (5/07/2018)



## What's new.

### Affordable single item insurance – Insurance 4 That

You can insure:

- desktop and laptop computers
- mobile phones
- tablets and iPads
- cameras and camcorders
- home audio visual systems and record players
- gaming consoles
- appliances such as washing machines, dishwashers, fridges, microwaves and cooking appliances
- instruments
- furniture including antiques

Insure your stuff and protect it from damage, loss, theft and annoying flatmates who break things...

Cover includes Fire and theft at home. If you're burgled or there's a fire at your home, your valuable items are covered under your policy.

You may select optional accidental damage anywhere in Australia. Extend your cover for portable items like phones, tablets, cameras, instruments and laptops for full peace of mind.

- Affordable insurance - Premiums start from less than \$1 per week.
- Pay less – By insuring only the items you love, you'll pay less than traditional contents insurance premiums.
- Quick quote – Get a quote in thirty seconds.
- Online claims – We make it quick and easy to claim online, and your claim is processed as soon as possible.
- Optional extras – includes accidental damage and theft – Add cover for your item anywhere in Australia, for complete peace of mind when you're away from home.
- 10% discount – As an introductory offer, get a 10% discount if you pay your premium annually in advance.

• 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](http://bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

## Are you involved in a not-for-profit?

Not-for-profit organisations are different. Their unique needs are not always met by traditional banking products, and their goals not driven by the bottom line.

Our not-for-profit banking specialists, Community Sector Banking. This external link will open in a new window (CSB), was formed as a 50:50 joint venture between Bendigo Bank and Community 21 consortium of leading not-for-profits including Oxfam, Scope and Yfoundations.

Community Sector Banking's knowledge of this sector enables them to understand the funding cycles of not-for-profit organisations and the way their boards govern their decisions.

Community Sector Banking is here for one reason – to help not-for-profits make a difference in their community.

Talk to us about managing day to day banking, investing funds, loans and packaging your staff benefits! Our extensive range of products include specialised transaction-free accounts specifically designed for the non-for-profit sector.

Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416. Banking products are products of Bendigo and Adelaide Bank. Any information provided is of a general nature only and does not take into account your objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness to your personal circumstances. You should read the applicable Disclosure Documents available online at [communitysectorbanking.com.au](http://communitysectorbanking.com.au) before making any decision. Terms, conditions, fees and charges apply. All loans subject to normal lending criteria.

### Like us on Facebook



Don't forget to like our facebook page to keep in touch with how we support our local community!

[facebook.com/  
TumbyBayDistrictCommunityBankBranch/vh-s4m91h](https://facebook.com/TumbyBayDistrictCommunityBankBranch/vh-s4m91h)

## Tumby Bay District Community Bank® Branch

7 North Terrace, Tumby Bay SA 5605 Phone: 8688 2046

Opening hours: Monday, Wednesday and Thursday 9.30am – 4.00pm, Friday 9.30am – 5.00pm

Wednesday and Thursday teller service available 9.30am – 2.00pm

Website: [www.bendigobank.com.au/tumbybay](http://www.bendigobank.com.au/tumbybay) [facebook.com/TumbyBayDistrictCommunityBankBranch](https://facebook.com/TumbyBayDistrictCommunityBankBranch) [twitter.com/bendigobank](https://twitter.com/bendigobank)

**Cleve agency** Cleve Pharmacy, 31 Main Street, Cleve SA 5640 Phone: 8628 2072

Opening hours: Monday to Friday 9.00am – 5.00pm



[www.bendigobank.com.au](http://www.bendigobank.com.au)

