



Message from the Chairperson.



Dear shareholders and customers from Tumby Bay District **Community Bank**[®] Branch. I am pleased to announce that the Board of Directors has started the new year 2019 with an invigorated energy and new projects for the flourishing of the **Community Bank**[®] branch. New members have

been appointed and I have the privilege of chairing the new Board. If you are interested in joining the Board of Management we are always welcoming skilled members.

Continuing from the previous work, under my new leadership, the Board will aim to consolidate the business growth and is looking at developing new areas in the district to support the community aspirations and increase the contribution our Tumby Bay District **Community Bank**[®] Branch gives back into local projects by and for the community.

Our Branch Manager Judy Arbery is committed to helping any members of the community to achieve their dreams big or small and her knowledge of Bendigo Bank products and offers has been invaluable to some of you to make their home dream come true.

I believe that the **Community Bank**[®] Model plays an important role in the development and thriving of our communities around the country and your contribution to its success is pivotal! Come and say 'hello' to our dynamic, friendly and highly trained staff, and they will assist you with any query you may have with a big smile.

Dr Pascale Szykowski
Chair of the Board of Management

Welcome to the better big bank.

When you're a big bank, you have big responsibilities. The first is to do the right thing. It's something we've always been good at.

There are four big reasons to try number five.

1. Australia's 5th biggest retail bank with over **1.6 million customers**
2. **Competitive products** and innovative service
3. **\$200 million** given back to communities
4. **Consistently rated** highly for trust and satisfaction.

So if your bank isn't doing the right thing by you, change to one you can feel better about.

Awards? We've won a few.

Mozo People's Choice Award Winner 2018 for:

- Highly trusted
- Outstanding customer satisfaction
- Excellent customer service
- Staff friendliness
- Most recommended bank
- Customer satisfaction everyday banking
- Customer satisfaction credit cards

Thank you.

Mentally Fit EP: 'Life is a Circus' gala ball are so grateful that the Tumby Bay District **Community Bank**[®] Branch share our vision of a mentally fit community, and that locals continue to support locals!

Mentally Fit EP (MFEP) and the 2018 Gala Ball committee would like to say a huge thank you for your support of the 2018 "Life is a Circus" Gala Ball!



Cycling without age Trio Bike Project.

I wish to acknowledge and thank the Tumby Bay District **Community Bank**® Branch for their generous donation of \$1,000 for funding a Cycling without Age Trio Bike Project.

This donation enabled the purchase of the Trio Bike.

On behalf of the Tumby Bay Progress Association Sub Committee associated with the Trio Nike Project we thank you for your generosity to bring this community initiative to Tumby Bay for our elderly/disabled to experience fresh air outside their home.



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- Australia's 5th largest retail bank.
- 1.6 million customers.
- Competitive products. Innovative service.
- \$200 million back to communities.

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

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Bendigo Bank The better big bank.

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. A1241988-7 (454376_v1) (21/02/2019)



Port Neill Bowls Club tournament.

Thanks to the Tumby Bay District **Community Bank**® Branch for your generous sponsorship again. The bowling club appreciates the support.

Shop safely with Bendigo Bank Mastercard.

What we do.

24/7 fraud monitoring – as soon as a suspect transaction is detected, we'll try to contact you to verify the transaction.

Zero Liability protection – if a transaction is fraudulent, and you've been diligent, you won't be liable.*

Your Bendigo Bank Mastercard has built-in protection, with the embedded chip safely housing your data.

What you can do.

Keep your card and PIN safe by not sharing it (and ensuring your PIN is unique and hard to guess).

Don't use public computers to make an online purchase or to access e-banking.

When shopping online, only make purchases from reputable retailers you trust. Look for the padlock icon on your browser before entering any personal details.

Don't click on an email link to access e-banking. Bendigo Bank will never send you a link directly to the e-banking log-in page.

Check your statements or e-banking regularly. If you spot a transaction you don't recognise or that looks suspicious, contact us immediately.

Keep your personal details up to date, including your mobile number, in case we need to contact you.

Next level card security.

Our Protect+Pay app gives you greater control over your Mastercard. Temporarily block your card if it's stolen, choose when to allow certain transactions (including online, overseas, contactless and ATM transactions), change your PIN and much more.

*Conditions for protection and Adelaide Bank Limited, ABN 11 068 049 178, AFSL/Australian Credit Licence 237879. (1265792-1265790) (01/19)

Additional information:
Insurance products are issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance and WFI and in arranging insurance policies the Bank acts under its own AFSL and an agreement with the insurer. Insurance products may also be arranged by Community Insurance Solutions Pty Ltd ABN 32 151 328 148, a wholly owned subsidiary of the Bank and a Corporate Authorised Representative (No. 458332) of Community Broker Network Pty Ltd ABN 60 096 916 184 AFSL 233750.
Bendigo and Adelaide Bank Limited ABN 11 068 048 178 AFSL/Australian Credit Licence 237879.



Insure my business – Small Business Insurance.

Your business is worth protecting against the unexpected.

Small business insurance is your best defence against costly personal injury or property claims.

What you're covered for –

If you work with clients or customers in either your or their home or business, or manufacture products, small business insurance covers you for a variety of potential claims against you.

- Public liability covers the legal costs incurred in the defence or settlement of a public liability claim.
- Damage to property covers the cost of physical loss, destruction or damage to property.
- If there's a workplace accident, injury to a third party covers the cost of injuries to customers, visitors or employees, as well as first aid expenses at the time of an incident.
- Even when others are acting on your behalf when an incident occurs, you are still covered.

Real time payments.

Faster, simpler payments are available in Bendigo e-banking.

You can register your PayID and make fast payments to a BSB and account number or a PayID.

Forget BSB and account numbers. Instead, you can register a PayID, such as your mobile number or email address, to your nominated account to receive payments.

A PayID does the same job as a BSB and account number, it's just easier to remember. But if a BSB and account number is all you have, that's fine. Your payment will still be made.

Business customers can also register an ABN as a PayID in person or on the phone.

Register now through:

- your e-banking and the Bendigo Bank app;
- at the branch;
- or give us a call on 1300 236 344.



Farm Management Deposit Offset Account.

Rural Bank is the first Australian bank to offer a Farm Management Deposit (FMD) Offset Account that works in your best interest.

Just as seasons and prices fluctuate, so does farm income. To better manage risk and strengthen your financial future, our new FMD Offset Account works hard to give you more options to manage your farm finances.

This means you can now use your FMD balance to offset a farm term loan, which may reduce your interest costs.

If you're an eligible primary producer with an eligible Rural Bank Variable Rate Term Loan, our Farm Management Deposit (FMD) Offset Account can help you manage your exposure to natural disasters, climate and market variability by allowing you to set aside pre-tax income from primary production in years of high income which can be drawn on in future years when most needed. Plus the capital held in an FMD Offset Account can assist to reduce your primary production business funding costs.

Additional benefits of the Rural Bank FMD Offset Account include:

- The FMD Offset Account balance will be offset against the linked Rural Bank Variable Rate Loan

- No notice period if access to FMD funds is required
- One low upfront linkage fee per FMD Offset Account

Primary producers should be aware that using your FMDs to offset your farm business debt may have wider taxation implications, such as reducing the level of tax deduction that can be claimed against the interest expenses on farm business loans. It is highly recommended you speak to the Australian Taxation Office or a suitably qualified financial adviser or accountant when considering your options.

Banking on farm.

We understand you lead a busy life and we would like to visit our farming customers on their property because we see on farm visits as an important part of learning more about your business and tailoring our service to suit.

Our regionally-based Rural Bank Relationship Manager, Chris Miller and banking partner Judy Arbery are located on Eyre Peninsula to deliver tailored banking solutions and personalised service in the community and on the farm.



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.

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.



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Back to school... school banking for little savers!

Big features for little savers. The Bendigo PiggySaver is the perfect account to start your kids saving.

Whether it's for the latest craze in computer games, for a new bike or just for a rainy day, we all know it's never too early for kids to start learning about the benefits of budgeting and saving.

The Bendigo PiggySaver Account comes with a range of big benefits just for kids.

- Available for kids under the age of 12
- A big interest rate which applies to the whole balance of the account
- A card and birthday gift from Piggy for kids aged four – 10 years old
- You can start saving with as little as \$1
- No monthly service fee
- Funds available at-call



Junior savers get ahead. With Bendigo Student Banking.

For our kids, learning to save is easier the younger they start.

So, encourage your own junior saver with our Student Banking Program and Bendigo PiggySaver Account – It could really pay off for their future.

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



 **Bendigo Bank**
Bigger than a bank.

Tumby Bay District **Community Bank**® Branch

ID of parent/guardian required. This material contains general advice only. Please consider your situation and read the T&Cs available in branch before making any decision. Bendigo and Adelaide Bank Limited (ABN 11 068 049 178, AFSL 237879), A232475-5 (454375_v1) (21/02/2019)

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Tumby Bay District Community Bank® Branch

7 North Terrace, Tumby Bay Phone: 8688 2046

Opening hours: Monday, Wednesday and Thursday 9.30am – 4.00pm, Friday 9.30am – 5.00pm, Tues Closed.
Wednesday and Thursday teller service available 9.30am – 2.00pm

Website: www.bendigobank.com.au/tumby-bay facebook.com/bendigobank 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

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