



## Have you met our Board of Directors?

The Tumby Bay District **Community Bank®** Branch is governed by a volunteer Board of Directors who come from our local community.

The Directors oversee the running of the company and make decisions about reinvesting the profits of the business into community initiatives. If you would like to join this dynamic group of volunteers to offer your skills and in return gain Board experience and input to our local community investment, please contact our Chairman Wayne Branson on 0455 092 754.



Above: Non-Director Treasurer Ned Roberts and Directors Tom Tierney, Dr. Pascale Szykowski, Anne Swaffer, Geoff Hales, Chairman Wayne Branson and Cyril Hier.  
Inset: Directors Lyndon Crosby and Jo-Anne Powell.



## Staff news.

Anita Pedemonte returns to us after the birth of her son, which will mean the whole team is at the branch to provide you service.

Anita and Janet will assist you with your financial transactions, and appointments can be made with Michelle, Karlee and Hannah for personal loans, credit cards, insurances (including travel insurance), investments and new accounts.

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, Lyndon Crosby, Jo-Anne Powell, Pascale Szykowski, Cyril Hier, Geoff Hales



# Important message from the Board and staff of your **Community Bank®** branch.

## Did you know:

**1** Your **Community Bank®** branch is owned predominately by local people – **customers and shareholders**.

**2** **Sponsorships and grants to our local community total more than \$117,000 to date** and over \$5.6 million contributed to the Eyre Peninsula from the three branches.

**3** Your **Community Bank®** branch is a franchise of Bendigo and Adelaide Bank, the **fifth largest bank in Australia** and established 160 years ago.

**4** Your **Community Bank®** branch is subject to the same stringent conditions set by **APRA** and **ASIC** that also applies to all banks in Australia.

**5** Bendigo and Adelaide Bank have **322 locally owned and operated Community Bank® branches in Australia**. In fact, \$200 million has been returned to communities and initiatives Australia-wide.

**6** **Eighty percent of our net profit is set aside for local sponsorship and grants**. Your support will ensure that the return to our community continues to grow.

**7** As banks continue to close branches throughout regional Australia, **Bendigo and Adelaide Bank continues to establish Community Bank® branches**, mainly at the request of local communities.

**8** Our “Cleve agency” has been widely accepted and supported by the Cleve community. The local Cleve agency Committee decides which groups or organisations to sponsor in the Cleve district.

**9** Who your local branch staff and Directors are?

### Staff

Judy Arbery (Branch Manager), Michelle Parker, Hannah Lienert, Karlee Dunn, Janet Shepherd, Anita Pedemonte.

### Directors

Wayne Branson (Chairman), Anne Swaffer, Tom Tierney, Lyndon Crosby, Cyril Hier, Pascale Szypowski, Geoff Hales, Jo-Anne Powell, Ned Roberts (Treasurer).

Thank you to all who are supporting your **Community Bank®** branch. If you have not done so and wish to find out more, feel free to call in and talk to our friendly staff or phone on 8688 2046.



## So you can see how the **Community Bank®** model works.

### Here are some examples of how our customers banking has helped our local community.

One of the recipients of our seventh birthday sponsorship pool of \$7,000 was the Ungarra Community Café. The café has purchased a larger coffee machine with the funds as their previous machine just could not keep up with the demand. We can highly recommend the coffee and cakes – delicious!



The Ag Bureaus on the Eyre Peninsula are active with their Sticky Beak days. These days are an excellent way for farmers to exchange ideas, discuss farming practices and issues and work on common challenges together. It is great to see the support and sense of community within these branches. We are proud to sponsor the Sticky Beak days for the Franklin Harbour Ag Bureau and the Roberts Verran Ag Bureau.



Yallunda Flat Show is a wonderful Eyre Peninsula event with over 100 years of history. Tumby Bay District **Community Bank®** Branch has been sponsoring the animal nursery for several years which is enjoyed by many families.



# Do you need some specialised banking services?

Do you want to see a banking specialist? We have a full suite of banking services available at the Tumby Bay District **Community Bank®** Branch and about 110 years of banking and finance experience too!

Tiffany Cosh, Wealth & Protection Specialist is available for appointments at the Tumby Bay District **Community Bank®** Branch. Having worked as a Planner for over 10 years, Tiffany was recently recognised for her excellent service to clients. Customer satisfaction is the basis on which Bendigo Bank recognise staff for outstanding service.

When asked about her role her response was “I love my role in Financial Planning as each and every client has different needs and my advice is carefully tailored to each individual to ensure my advice is appropriate and places them in a better position.”

Tiffany is qualified with a Graduate Certificate of Financial Planning which is a higher qualification than an Advanced Diploma and currently enrolled to finish her master's in financial planning (a specialist degree).

Chris Miller was the inaugural Branch Manager at Cummins District **Community Bank®** Branch. He was in this role for 10 years and all up 30 years in banking. Cummins District **Community Bank®** Branch was recognised as being one of the most successful **Community Bank®** branches within the Bendigo Bank network during his tenure. Chris then moved into a Business Banking role with Bendigo Bank, supporting the Cummins, Port Lincoln and Tumby Bay **Community Bank®** branches, and this role included working with agricultural clients and providing relevant banking solutions to help them achieve their goals and aspirations. Today Chris continues to work in agribusiness as a specialist Agribusiness Relationship Manager for Rural Bank, which is a wholly owned subsidiary of Bendigo and Adelaide Bank Limited. Chris has also been recognised nationally for providing outstanding service to our clients, with his extensive knowledge and customer focus.



Left to right: Tiffany Cosh, Chris Miller, Darren Goodwin and Judy Arbery.

Our new kid on the block is Darren Goodwin, although no stranger to banking on the Eyre Peninsula. Darren has recently commenced his role as a Business Banking Manager with Bendigo Bank, coming to us from Whyalla. Darren has over 32 years of banking and finance and says he is passionate about helping businesses achieve their goals. Darren is keen to meet our local business people and would love to have the opportunity to talk about your business plans.

Judy Arbery, Branch Manager of the Tumby Bay District **Community Bank®** Branch really enjoys working with our customers to achieve their personal and financial goals. Having worked in the banking and finance industry for 37 years, she has assisted many clients in purchasing their first and subsequent homes! Judy and the team will work with you to achieve your financial goals. They understand that your goals, plans and situation is unique, and will treat it as such.

The Tumby Bay District **Community Bank®** Branch are a team that will listen and are people you can trust. You'll also have access to great banking products and enjoy premium customer service rivalling any bank in the country.

Contact us today and let us help you achieve your financial goals.

Well there is about 110 years of accumulated experience so don't leave it for another day, call us now for an appointment on 8688 2046.

## Supporting your business.

### Data feeds to accounts packages.

Bendigo Bank supports daily feeds of your transaction data to accounting packages. This information enables reconciliation of transactions from within your accounting software. Once set up, your transaction data is sent daily to your accounting package.

- **Xero:** Streamline your everyday account transactions through this innovative cloud-based accounting software.
- **MYOB BankLink:** MYOB BankLink enables a transaction history to be sent directly to your accountant or to your MYOB online accounting system – making business banking simpler and more convenient.
- **Custom Solution:** If you have your own accounting solution, or another package not listed, make an enquiry to see how we can help.

## Trust.

**Noun:** reliance on the integrity, strength, ability, surety, etc., of a person or thing; confidence.

Bendigo Bank has a long-standing commitment to customers, communities and partners which has been central to our strategy for 160 years. Our strategy aims to strengthen our business at the same time offer benefits to our greater society and Australian communities. The bank has built a reputation of being trustworthy by doing exactly what we say we will do and more. Because of this, Bendigo Bank has been ranked as Australia's most trusted bank and in the top 10 (at number seven) most trusted brand in Australia – according to the Roy Morgan Net Trust Score.

In addition to this recognition by the Australian public last year, Bendigo Bank were named the winner of the Corporate Organisation Leading Through Shared Value award and recognised by Fortune Magazine in the U.S. as one of the top 100 companies that are changing the world – proudly, we came in at number 13.



# Make local projects soar.

## People with a purpose make great things happen.

Create a project in need of funding or support other projects that make a positive impact on the community.

Step into the world of Communities, the Bendigo Bank crowd funding platform. A place full of people who dream big – and act to make our world a better place. Communities will connect you with like-minded thinkers and open the doors of opportunity for those who dare to imagine. Come and find a project you can support. Or make your own community dream a reality.

We have tried and tested this fundraising platform as this is how we raised the funds for the defibrillator located at the Tumby Bay Police station.

## What is Communities?

It's an online community where people come together to create and financially back projects that benefit the local community, making dreams come to life through innovation.

Find a project that makes you buzz or pulls on your heart strings. Then help make it happen by offering your time or resources or pledging a little of your hard-earned money.

Discover how to create a community project of your own. If you have the makings of a great project we make it easy: sign-up, create, get approval and you're off running.

Communities is completely free. And there are no hidden charges or costs. But, if you wish to donate money to a project using your credit card, you will incur a 1.5% merchant service cost for the transaction. The fee will be debited at the same time as the donated funds. For example, if you pledge \$20, there will be \$20.30 charged to your credit card – \$20 to the project, plus 1.5% fee.



When your community project reaches its end date, and at a minimum the tipping point (at least 80% of its target funding goal), Bendigo Bank will get in touch with you. We'll transfer the pledged funds from your supporters to your Bendigo Bank account, which must have been set up online or at a branch by this time. All that's left for you to do is to start making that community-project dream a reality!

So, if you have a great project or cause you would like to see become a reality, check out our website for more information: [www.bendigobank.com.au/public/community/communities](http://www.bendigobank.com.au/public/community/communities)



## CHOOSE A BANK THAT'S 100% FOCUSED ON AUSTRALIAN FARMERS.

Rural Bank is a partner you can rely on to help you take control of your banking, stay on top of challenges and make the most of opportunities.

**To find out more visit your local branch at Tumby Bay District Community Bank® Branch and speak to Chris Miller.**

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Products issued by Rural Bank Limited, ABN 74 083 938 416 AFSL/ Australian Credit Licence 238042 and distributed by Bendigo Bank. A278858\_3 (418201\_v1) (25/10/2018)



Available through



## 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)

