



Dear shareholders and community members.

It is with great pleasure that the Board can report a remarkably successful first quarter for 2019.

What have we achieved on Eyre Peninsula (EP) for our communities? Across the EP we have contributed \$7.3 million from all three branches – Port Lincoln, Cummins and Tumby Bay.

In the Tumby Bay and Cleve districts we have been able to give back to the community over \$139,700 since opening. The Board is very proud of these achievements, which are only possible with thanks to all our customers of the Tumby Bay District **Community Bank**[®] Branch and Cleve agency. You will see in this newsletter some of the recent projects our branch has contributed to.

The current Board wants to express their gratitude to previous Board members and Chairs who have believed in the success of the **Community Bank**[®] Model and have paved the road for the current Board's achievements.

With your business and our skilled staff under the Branch Manager's leadership we can do better and bigger things for our communities. Please come and visit our branch and talk with our friendly staff.

Hope to see you at our next function.

Kind regards,

Pascale Szykowski (Dr)

Chair TB&D Financial Services Limited

Director news.

We said goodbye to Anne Swaffer who has been a valued Director for the last four years, and an important part of our sponsorship and marketing committee. You may have seen Anne out and about in the community presenting sponsorships throughout this time. We thank Anne for her hard work and dedication to the team and wish her well.

We are currently looking for community members to join our board of directors, in particular those with skills in business development and accountancy. If you think this might be you and you have a passion for helping your community thrive, please don't hesitate to contact one of our friendly Directors or pop into the branch.



Here is Anne presenting one of the trophies we donated for the Tumby Bay Junior Cricket Association.

Birthday celebrations.

In April the Tumby Bay District **Community Bank**[®] Branch turned eight and Cleve agency turned three! Watch this space for our birthday gift to the community!



Staff members: Michelle Parker, Anita Pedemonte, Branch Manager Judy Arbery, Karlee Dunn, Janet Shepherd and Hannah Lienert.



Branch Manager Judy Arbery with Cleve agency Director Lorraine Deakin and Warren Elson Agency Chairperson.

Tumby Bay District Financial Services 7 North Terrace, Tumby Bay SA 5605 **ABN** 99 145 161 093 **Directors:** Pascale Szykowski, Grantley Telfer, Hannah Allen-Jordan, Lorraine Deakin, Jo-Anne Powell, Geoff Hales, Tom Tierney, Cyril Hier.

Bendigo Bank takes home business banking awards.

Bendigo Bank has taken home a raft of business banking awards at the DBM Financial Awards in Sydney, with Andrew Smith, head of Business Banking accepting them on behalf of our organisation.

Bendigo Bank was a big winner on the day, taking home five Business Banking awards including the prestigious Most Recommended Business Bank award:

- Best Business Customer Service
- Best Business Relationship Managers
- Best Digital Business Bank
- Most Competitive Business Bank
- Most Recommended Business Bank.

The 2019 DBM Australian Financial Awards recognised the best of the Australian financial sector as chosen by over 80,000 of its retail and business customers. The awards were based entirely on customer feedback and ratings of their own financial providers throughout 2018.

Our very own business banker Darren has over 32 years of banking and finance. Come and book an appointment today to see what he can do for you and your business!

Ungarra Primary School.

The mud kitchen was officially opened in April and is ready for mud pie creation!

As part of our seventh birthday celebrations they applied for funding for materials to create this fantastic learning area and thanks to our customers we were able to make it happen! We donated \$2,000 towards this wonderful creation.



Above: Tumby Bay **Community Bank**® Branch staff member Michelle Parker, with branch Manager Judy Arbery and Director Grantley Telfer with the cheque and students of Ungarra Primary School.

Right: The new mud kitchen.



Fraud Awareness Seminar huge success.

Tumby Bay District **Community Bank**® Branch's Fraud Awareness seminars were held in Cleve and Tumby Bay in February. With a large turnout of customers and community members.

Around 100 people attended the seminar in Tumby Bay and around 60 at Cleve to learn about the varying types of scams and what to do if you think you have been scammed.

Judy Arbery and Michelle Parker from the bank presented alongside Greg Williams from the Port Lincoln Computer Centre and local policemen, Tumby Bay's Dan Nair and Cleve's Sean Patton.

The main take away from the night was 'If it seems too good to be true, then it is!'



Cleve Police officer Sean Patton speaking at the Cleve seminar.



Question and Answer time with Michelle Parker, Dan Nair, Greg Williams and Judy Arbery at the Tumby Bay seminar.

Cleve agency give out '3 for 3' – \$3,000 for three years in business.

As part of their third birthday celebrations, the Cleve agency committee gave out \$3,000 to celebrate three years in business – \$1,000 for each year. Five applications were received in total, with all recipients receiving \$600 each. Recipients included Cleve Area School, Cleve Men's Shed, Cleve Bowling Club, Cleve Gym Works and the Arno Bay Yacht Club. A big thankyou to the customers of the Cleve agency making it possible to give out these types of grants and sponsorships to our local community. Every dollar invested means we can put more back into our local community – with the total current amount exceeding \$139,700!



Director Pascale Szykowski (Dr), J. Kobelt (Gym Works), P Wheare (Bowls club), D Petherick (Men's Shed), N. Carrick Hobbs (Arno Bay Yacht Club). Directors Ned Roberts, Tom Tierney, K Haines and N Simes (Year 9 Cleve Area School).

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Community involvement.

The Tumby Bay Area School year 8 class are currently learning about how communities work together, and that things do not just 'happen' without people. Michelle spoke to the group about what businesses can do to help, and in particular how the **Community Bank®** model works. They discussed that everywhere they see a maroon sign around Australia, it means that a **Community Bank®** branch has supported a project or organisation, and how the process works. The group learnt that every single customer that banks with us has a direct impact on these sponsorships.



Along with being Gold Sponsors of the 2019 Colour Tumby Street Art Festival in April, we also had new artwork painted to our western wall by Kitt Bennett.



Farm Management Deposits.

Primary producers' income streams aren't easy to control – seasons and market prices are always changing.

With our fixed rate and variable rate Farm Management Deposit (FMD), you can set aside pre-tax income from your profitable years and earn interest on it – so you can have it available when you most need it.

Alternatively, you may be eligible for an FMD offset Account which can assist to reduce your primary production business costs on eligible Rural Bank Term Loans. For more information on our FMD Offset Account contact your local Rural Bank Relationship Manager.

Our Farm Management Deposit is designed for primary producers who've earned a

taxable non-farm income of \$100,000 or less over a financial year.

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- Earn a competitive variable or fixed rate of interest, or a combination of both.
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Social media update.

Social Media update: we are on Instagram! Follow us at [bendigocb_tumbybay](https://www.instagram.com/bendigocb_tumbybay)

See the change your home loan can make.

Our customers create change every day. A change for good. A change for better.

You need a bank you can trust to provide a simple, flexible loan with a competitive rate.

We need you to help us make a difference.

Drop into your nearest branch at 7 North Terrace, Tumby Bay or phone 8688 2046 and see the change your home loan can make.



Tumby Bay District **Community Bank®** Branch

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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, Tues Closed.
Wednesday to Thursday teller service available 9.30am – 2.00pm

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

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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

