



Ozchild 2018 Wishing Tree Christmas Gift Appeal.

For the fourth year running, Wantirna **Community Bank**® Branch has brought joy to disadvantaged and vulnerable kids at Christmas!

Thanks to the generosity of our customers, staff, Directors and the local community, Wantirna **Community Bank**® Branch has pitched in to provide upwards of 70 gifts, for OzChild's children and young people as part of the OzChild 2018 Wishing Tree Christmas Gift Appeal.

OzChild's Wishing Tree Gift Appeal helps connect caring organisations, clubs, businesses and individuals with these at-risk and vulnerable children. Tags provided to community-focused organisations like Wantirna **Community Bank**® Branch describe a child's age and Christmas wishes then participants return an appropriate gift for that child to the branch.


These kids do it tough. In almost every case they've come into OzChild's care as the result of a Child Protection Order because of exposure to abuse, chronic neglect, family violence, substance misuse and more.

Every year OzChild works with over 6,000 children, young people and their families, making sure that every night more than 300 children have a safe roof over their heads.



There's always a lot of work for OzChild, protecting kids, healing trauma and rebuilding families. And a lot of kids still have a long way to go. But, because of the generosity of the Wantirna community, these kids had a much brighter Christmas this year.

To find out more, visit www.ozchild.org.au

 Like us on Facebook and share www.facebook.com/wantirnacommunitybankbranch

New handbooks for Knoxfield Girl Guides.

Knoxfield Girl Guides are thrilled to have received the support of Wantirna **Community Bank**® Branch. We have used the money kindly donated to us to be able to purchase handbooks for all our Guides. The handbooks are all based to the developmental age group of the girls and will allow us to enhance each girls' individual guiding journey.



For over 100 years Girl Guides Victoria have been providing fantastic opportunities for girls and women to meet personal challenges.

Guides develop confidence, self-reliance, learn team building and leadership skills – all while making new friends and having fun. Guides learn by doing, with every activity bringing a new personal adventure for both girls and women alike.

Knoxfield Girl Guides have over 40 girls currently attending weekly sessions across two age groups. Knoxfield caters for girls from age five to 18. The Guides were very keen to look through their new handbooks and are excited to learn new skills and take part in future challenges. Abigail (age eight) said, "Thank you for giving me this new book, I love it. I can't wait to challenge myself and have new adventures."

Thank you to Wantirna **Community Bank**® Branch for their kind donation and helping our Guides achieve their best!

For more information on Girl Guides please visit www.guidesvic.org.au

Rebecca Court
Girl Guides Leader

Message from new Chairman, Vivian.



I trust you and your family had a truly enjoyable Christmas season and do hope that the New Year brings the very best.

Whilst you were enjoying the festivities, there was a change at the helm of the company – Peter Sheehy, who had led the company admirably as Chairman for the last three years, has decided to quietly hand over the baton to yours truly.

Three years ago, I joined the Board, driven by the intent of giving back to the local community – having been an active volunteer of the local church. An Economics graduate with strong commercial experience in global supply chain and international trade, I am a keen proponent of change. On a personal level, I love sport (from the comfort of an armchair) and barrack for the Sydney Swans, Brazilian soccer and the West Indies cricket teams – sadly not much to cheer about in the recent past. I love pets and my home, in the last few years, has been a haven for injured birds.

In the last two years, the company has moved to a level of stability thanks to the relentless focus of the current Board. It is the endeavor of the Board and branch to bring sustained growth in what is a challenging environment and call on our valued customers

and shareholders to be strong advocates of the Wantirna **Community Bank**[®] Branch. Initiatives to generate business are under way and we are reasonably confident of achieving the desired results.

To our customers and those shareholders that bank with us, we would be thrilled to have your valuable feedback. For those that don't, I would really like to know what we can do to win your support. I think it is moot to point out, especially now, that Bendigo Bank has been regularly listed as the Most Trusted Bank in Australia and have the products and competitive rates to match the big banks.

In this regard, I can be contacted on 0459 051 367 or Vivian.gonsalves@wantirnacommunitybank.com.au and look forward to hearing from you in the coming weeks.

Vivian Gonsalves
Chairman

Shares available.

There are currently interested parties looking to sell shares in Wantirna Community Financial Services Limited through the company's low volume market. To register your interest in purchasing shares please contact Chelsea Fletcher at executive@wantirnacommunitybank.com.au for further details.

Welcome Emily Streubel to the team.

I was welcomed into the Wantirna **Community Bank**[®] Branch back in September and have spent the last couple of months absorbing a lot of information from a great supportive team. I bring four years' banking experience but most importantly I have been working in customer service for the past 15 years. I am passionate about delivering the highest level of customer service and ensuring that I assist customers in achieving their goals and putting them in the best financial position possible.

Outside of work I like to spend my spare time with family and friends and especially enjoy teaching my two little nephews how to be cheeky. I live locally in Bayswater and have grown up and lived in the Knox area my whole life. I have a very needy and sooky eight year old American Staffordshire Terrier named Ratus and although he can be very high maintenance I wouldn't have it any other way! In the future I am hoping to tackle some more home improvements (at the moment I'm tending to my weed garden) and save up for some travelling to see the world.

I am looking forward to building the business along with John and the team by continuing to grow relationships, learning the policies and procedures of the Bendigo Bank and utilising my previous experience in banking and customer service. I would like to welcome anyone to come and see me to discuss any of their needs to not only achieve their personal goals, but assist in growing our business and continuing to support the community.

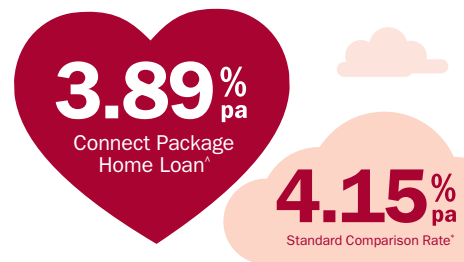


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Terms, conditions, fees and charges apply. All information, including interest rates, is correct as at 23 July 2018 and is subject to change. Full details available on application. Lending criteria apply. *The comparison rate displayed is calculated for a loan of an amount of \$150,000 over 25 years. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. *Offer is available to customers with new owner occupied, principal and interest home loans above \$150,000 with a loan to valuation ratio of up to 80%, and three eligible products taken as part of the Connect Package. Eligible products cannot be from the same product type. Offer ends on 30 June 2019. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1242230-5 (427118_v1) (6/01/2019)

Wantirna Community Bank[®] Branch

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Opening hours: Monday to Friday 9.30am – 5.00pm

Website: www.bendigobank.com.au/wantirna facebook.com/wantirnacommunitybankbranch twitter.com/bendigobank

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