

Newsletter

Community Bank · Willaura/Lake Bolac

Welcome!

Welcome to our Autumn/Winter 2020 Newsletter. Since our last edition, hasn't a lot happened in the world? Before all the Government restrictions on social distancing and self-isolating were implemented, our wonderful team had been busy. We hope that this publication helps you remember good times, brighten up your day and put a smile on your dial.

COVID-19 – We're in this together.

As an essential service, our branches remain open for you, but we take the health of our customers, employees, visitors and community seriously so have implemented safety measures that need to be adhered to when visiting our branches.

Our opening hours remain unchanged, but we ask all customers to take the right precautions before/when coming in. In the interest of public health, we're asking you to please do not enter our branches if...

- You have returned from overseas within the past 14 days
- You have knowingly been in contact with someone who has been diagnosed with Coronavirus (COVID-19) or has returned from overseas in the past 14 days
- You're displaying flu-like symptoms.

Please take note of the signage in the branches including the 2 metre rule between others in the queue.

If you can't make it into the branch, you can get your banking done from your couch with the Bendigo Bank App.

You can:

- Check account balances and transaction history
- Make credit card and loan repayments



The things we do for our boss! Lynsey, Lauren and Jo tried out their acting and dancing skills and created some videos in our branch recently. A Regional initiative to promote a message of the importance of personal hygiene during the current situation. To view the clips please go to our Facebook page and have a laugh!

- Make transfers, set up automatic payments and pay bills
- Activate your card, create a PIN and set up your PayID
- View your e-statements.

Download the App for free from the Apple Store or Google Play Store - we think you'll love using it.

We've also announced a range of assistance measures to ensure short and long-term support for business, consumer and agribusiness customers affected by the COVID-19 pandemic. We want to help you through these challenging times, so get in touch to see what options may be available to you.

You can also give us call on the following numbers for any queries you may have:

Willaura	5354 1170
Lake Bolac	5350 2374
Mortgage Help Centre	1300 652 146

Remember 'We're here for you!'

We have a new look!

B Bendigo Bank

It's a fresh, contemporary style to match our modern banking capability. It complements our product range and reflects the forward-thinking direction our bank is taking.

Everything you love about banking with us will stay the same, including our innovative, first to market products and services, award winning apps and online convenience. And we'll keep providing you with the service you expect and the care you deserve. We'll just look a little different.

We'll continue to put you and the communities you live in at the forefront of our business. We'll step up, give back, and dig in, because it's what we've always done.

For more than 160 years we've been the bank that makes good things happen. And that won't change. As Australia's fifth biggest retail bank and one of its most trusted brands, we remain 100% dedicated to providing you with everything you need to make your banking easier and your experience better.

Over the coming months you'll start to see our new logo, new colours, and new designs and imagery.

Our website, eBanking, and your statements will be the first to be updated, followed throughout the year by our cards, brochures, uniforms and everything else in-between. Further down the track, will be our branches.

Refreshing a brand takes time, so you may receive a new look statement alongside an old look brochure, but rest assured it's all Bendigo Bank.

Welcome to our new Board member.

Recently we welcomed Emily Anderson to the Board. Emily lives on a family broad-acre cropping farm in the Willaura area with her husband Nick, and two children Annabel and Tom.



Empowering and working together with communities is what makes Emily tick and is central to her approach

to create real and lasting outcomes for rural people. Most recently as Executive Officer of the Grampians Pyrenees Primary Care Partnership, Emily has developed a deep understanding of creating partnerships, building consensus and working with diverse groups. Emily likes to keep it real and closely understand local voices and community needs.

Emily has previously been on the Wimmera Catchment Management Authority Board and has been involved in many executive and project committees over the years during her roles involving Landcare, sustainability, local government and regional health and community networks.

Emily is strongly motivated to create an equitable, just and sustainable society embracing all people and we look forward to her valuable contribution to our local community bank.

Community Bank donations – making great things happen

Your bank continues to support many fantastic community groups, events and projects and since our last newsletter the Willaura/Lake Bolac Community Bank was pleased to provide the following donations.

Lake Bolac & District Bowling Club Ladies Ladies Pair Sponsorship	\$60
Lake Bolac & District Bowling Club Barefoot Bowls Sponsorship	\$400
Willaura Cemetery Trust Dividend Donation	\$324

Lake Bolac Cemetery Trust Dividend Donation	\$324
Wickliffe Cemetery Trust Dividend Donation	\$324
Woorndoo Cemetery Trust Dividend Donation	\$324

Gear up to grow.

Equipment Finance from Rural Bank.

Rural Bank's Equipment Finance gives you the power to purchase gear to grow your business, without draining your capital.

To find out more visit your local branch at 70 Main Street, Willaura or phone 5354 1170, or 2110 Glenelg Highway, Lake Bolac or phone 5350 2374 to speak to Lynsey Deer.



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178 AFSL 237879. Products issued by Rural Bank Limited, ABN 74 083 938 416 AFSL 238042 and distributed by Bendigo Bank. Terms, conditions, fees, charges and lending criteria apply. For equipment finance products Bendigo and Adelaide Bank Limited may receive a commission. Terms and conditions available on application. S53984-03 (386867_v1) (15/02/2018)

Available through



Willaura/Lake Bolac Community Bank 2019 school awards.

We were proud to support the Willaura Primary School, Lake Bolac College and Maroona Primary School at their end of year presentations last year with awards that help acknowledge and encourage many young students. The following recipients received a \$100 voucher each for their outstanding achievements in 2019.

Lake Bolac College: Rachael Loader – Citizenship Award
 Willaura Primary School: Kelly Fitzpatrick – Numeracy Award
 Maroona Primary School: Greta Hamilton – Academic Award
 Branch Manager Lynsey Deer and Simone McDonald attended all three Awards Nights to present the recipients with their certificates.



Lake Bolac College – Simone and Rachel Loader.



Willaura Primary School – Lynsey and Kelly Fitzpatrick.



Maroona Primary School – Lynsey and Greta Hamilton.

Happy snaps to make you smile (and it's all about food)!



▲ Willaura Bakery got into the 'Thanksgiving' spirit and cooked up a traditional American Thanksgiving Feast for their staff and the bank girls. Picture L/R are Simone, Mattias, Lauren, Peter and Dan enjoying the delicious food.



▲ Our little ray of sunshine Lauren celebrated her birthday in January with a delicious chocolate cake creatively decorated by our artistic Lia.



▲ Is it Prancer or Dancer or is it Blitzen? No, it's the Bendigo Bank girls wishing Les a Very Merry Christmas last year. Thanks for the Chocolates Les; they were yum.



▲ A sunny day in December at Pomonal Estate was the venue for our staff Christmas breakup. We enjoyed a lovely relaxing afternoon listening to live music and tasting the delicious food that was on offer. Here's cheers to Christmas and a successful 2019 that was.



▲ The celebrations continued with Lynsey celebrating her birthday in April. This time Lauren was the chef and baked up a rich chocolate mud cake which was devoured at morning tea.



▲ Be My Valentine... Lia, Lauren and Lynsey getting into the spirit of Valentine's Day and enjoying Lauren's decadent homemade treats made with L O V E.

Remember November? It was a month full of celebrations

Woah! What a busy month November 2019 was. We held our Annual General Meeting, celebrated our 15th birthday (twice!), ran a colouring competition and announced the winners of our 15th birthday Community Grants. Celebrating 15 years of supporting the Willaura and Lake Bolac communities is a wonderful achievement and one that we are very proud of.

The Willaura/Lake Bolac Community Bank held its 15th AGM in November last year at the Lake Bolac Bush Nursing Centre. It was pleasing to see many locals attend the evening as well as Directors, staff members, Regional Manager – South West Region Jason Chuck and Dr Tim Harrison CEO of ARCC.

After the official reports were tabled, we celebrated our 15th birthday in style with a delicious supper which consisted of a Grazing Box by Kimberley Thom and sandwich platters from the Lake Bolac Diner & Café.

To top the night off, Ararat Rural City Council CEO Dr Tim Harrison and Willaura/Lake Bolac Financial Services Limited (WLBFS) Chairman Colin McKenzie announced the winners of the 15th birthday Community Grant. WLBFS and ARCC both contributed \$30,000 towards the two winning nominations.

And the winners were:

Wickliffe Recreation Reserve – Building Community Connections

Wickliffe needed a community hub and this project will provide much needed work in the kitchen and bar area of the football pavilion allowing locals to use this area as a community meeting space.

Lake Bolac Foreshore Committee – Lake Enhancements

The Lake and foreshore areas are much valued, and the facilities are in need of continual improvement. This project will install a Communal Shelter complete with BBQ, along with three tables and seating at the popular Picnic Point Camping Area.

Congratulations to these two worthy communities and we look forward to seeing the finished projects.

Thanks to Ararat Rural City Council for supporting Willaura/Lake Bolac Community Bank's 15th birthday grants program.

We also celebrated our birthday in branch during November with a cuppa and cake and invited the Willaura Primary School and Lake Bolac College to come along and enjoy the celebrations as well. Thanks to everyone who stopped by to say hello and view the gorgeous colouring sheets completed by the local students. A special thanks to Jodie Hucker, JD Cakes for making the delicious cakes.

Colouring Competition Winners were:

Willaura Primary School:

Prep – Grade 2	1st Alfie Price Special Mention Banjo Fitzpatrick Special Mention Tommy Anderson
Grade 3-6	1st Grace Latronico Special Mention Max Jenkinson Special Mention Jaspa Fitzpatrick Special Mention Annabel Anderson

Willaura & District Kindergarten

Joint Winners: James Tucker and Gracie O'Neill

Lake Bolac College

Prep	1st Jasmine Peters 2nd Bailey Hucker 3rd Ed Whinney
Grade 1-2	1st Mia Wardlaw 2nd Scarlett Jackson 3rd Grace Read
Grade 3	1st Harriet Stacy 2nd Oscar Blurton 3rd Jane Whinney
Grade 4	1st Bella Wardlaw 2nd Fergus Giles 3rd Parker Hamilton Special Mention Lea Phillips

Lake Bolac Kindergarten Abbigail Box (Winner)



▲ Enjoying a chat at the AGM were some staff and Board members along with ARCC CEO Dr Tim Harrison.



▲ On display at the AGM was Kim Thom's grazing platter.

Our celebrations in November



▲ Lynsey showcasing our specially made birthday cakes which was a real hit with all the students and locals who popped in to celebrate with us.



One of the creative and colourful entries submitted into our colouring competition. Colouring Competition Winners from Willaura and Lake Bolac Primary Schools and Willaura and Lake Bolac Kindergarten. Congratulations and well done to all the participants.



▲ Committee Member Maurice Braat on behalf of the Wickliffe Recreation Reserve Committee accepting their Certificate from Branch Manager Lynsey Deer and ARCC CEO Dr Tim Harrison.



▲ Lake Bolac Foreshore committee members accepting their Certificate at the AGM Evening. L/R Branch Manager Lynsey Deer, David Watson, Colin McKenzie Chairman WLBSF and Steve Rawling.

Out and about...

We have really enjoyed getting out and about chatting to many of the locals, meeting new people and learning new things along the way.

Here are just some of the events we have attended.

Willaura Hospital Market

The Hospital Market at Willaura is renowned across the district for its quality artisan stalls, multitude of entertainment and friendly atmosphere.

This year was no exception and the Bank was there to help with it all.

Lynsey was set up in our Bendigo Bank Marquee and had plenty of chats to interested market goers. Children enjoyed the giveaways on offer, including the ever-popular Rural Bank Sheep Squeegees.

Other staff members were happy to do a shift on the gate, support the stalls, enjoy the good food on offer, and relax under the gum trees while listening to the band.

The Willaura/Lake Bolac Community Bank contributed \$1,000 to the Market and organisers explained that this funding was especially important in ensuring a safe and quality event could be run.

Auxiliary President Ruth Gellert added that the support provided by us over the last number of years has given organisers the confidence to expand the market and allow it to continually attract new stall holders and visitors. Without this financial support the Auxiliary would not be able to undertake such a significant and valuable event in our small community.

Congratulations to the Willaura Auxiliary and all the additional volunteers who work so well together to create such a fantastic day. Make sure you pop the Market's Sunday 28 February 2021 date in your diary and be ready for a great day out, helped along by your local Willaura/Lake Bolac Community Bank.

Willaura Farm to Pub 2020

In February our Manager Lynsey was pleased to be involved as a volunteer at the infamous Willaura Farm to Pub. We all know that numbers are her strong point, and she made an excellent timekeeper at the finish line. No one got past her eagle eye and she was a cheerful face for many at the end of a gruelling physical effort.

Plenty of locals and visitors alike ran, rode and walked the various distances, and all are to be commended on their efforts. Also, to be commended are the many other volunteers who assisted on the day.

The Farm to Pub is a unique event in the racing and social calendar. The organising committee is to be congratulated for putting together such a great day out, and at the same time raising much needed funds for Beyond Blue and the Bushfire Appeal.

The Willaura/Lake Bolac Community Bank team are looking forward to next year, and who knows: maybe we'll have a competitor or two there as well.



▲ EGHS Volunteers Anna Gray and Jan Laidlaw helping out at the EGHS stall.

▶ Branch Manager Lynsey Deer all set up at our stall and ready to chat to attendees.



▲ Who is this... a scary tiger? No... it's Jack Deer behind all the face paint.

▼ Lynsey and Jo enjoying the food on offer at the market.

▶ Jack and Grace helping their mum Lynsey man the Willaura/Lake Bolac Community Bank stall.



▲ The Price family enjoying a day out at the Farm to Pub.

Happiness is homemade

How lucky are we to have our staff member Lauren who loves baking and has a passion for Southern food! She regularly spoils us at work with her treats.

She recently baked up a storm and was invited to have a stall at the Gorst Rural Rewards Major Event and Opening of the New Fertiliser Facility that took place in February. Lauren was ably supported by her bright and bubbly long-time friend, Tara. The two of them enjoyed mingling with the locals and Lauren's cinnamon rolls and cookies proved to be a hit.



▲ Live, laugh, bake! Lauren with a big smile on her face as she served her first customer.



▲ Lauren and Tara all set up and ready to go.

What's happening in our district?

Unfortunately many activities in our district have had to be cancelled due to the Pandemic, however the organising committees have worked hard to overcome these disappointments and have been creating other options for their events, or channelling their energies into next year.

The Lake Bolac Eel Festival.... was postponed early, but despite everyone being very disappointed, Una Allender said, "We are however heartened by the many wonderful messages of support and some very kind offers of donations to help meet our financial commitments. The good news is that the Festival will now be held in March 2021. The Art Auction will be on the evening of Friday 19 March, with the main Festival day on Saturday 20 March."



▲ 2018 Eel Festival Twilight Celebrations.

The Willaura Royal Children's Hospital Good Friday Appeal Committee Fish 'N Chip Luncheon.... also had to be cancelled, but undeterred, the local branch of the Appeal Committee did a great job encouraging everyone to simply donate anyway. The Committee's account at our local Willaura branch was topped up to the tune of over \$7,000 by many local donors and we were pleased to be able to assist with this most worthy cause.

On the farm.... We are a district heavily invested in agriculture, and the good news is that Summer and Autumn have been relatively kind. Most in our district were able to harvest quite good crops, cut plenty of hay, fatten lambs and see their sheep do well. An early break has been welcome, and there is plenty of action in the paddocks. Here's hoping for continuing good weather and a profitable year for all.



▲ Ewe are kidding me... Are these real or not... we don't care they are so cute anyway.



▲ Minnie McDonald was busy over the school holidays and got creative with her colouring in of our Easter themed colouring sheets.

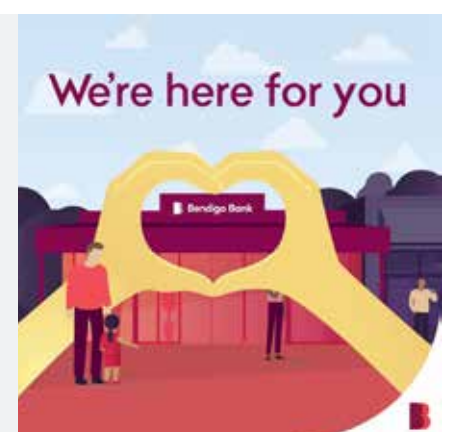


▲ A local farmer already into his cropping program sowing after the recent rain.

Our Bank... supporting your community

Our Willaura/Lake Bolac Community Bank is well recognised for supporting our community as an essential part of our ethos. This is our point of difference. This is only possible because local people choose to do their banking with us. We encourage all of you to help spread our story and promote our Willaura/Lake Bolac Community Bank with friends and neighbours because a stronger Community Bank makes for a stronger community.

Please take care everyone and stay safe. Remember 'we're in this together'.



And now a bit about us: up up and away, for some



A lot of people have had their 2020 travel plans, whether it be family catch ups, birthdays, weddings or longed for holidays, completely derailed due to COVID-19. Some of our staff were very lucky to both get away overseas and come home safely before

the pandemic hit our shores. Our sympathies go to all those who haven't had such good fortune, but when the Pandemic restrictions ease you may seize all sorts of opportunities to get away and enjoy many of the beautiful destinations locally and internationally.

Lauren flew back to her hometown of Mobile, Alabama in America. She caught up with family and friends and attended the annual Mardi Gras Carnival festivities which consisted of evening balls and parades. Whilst over there, Lauren also went

on a few road trips with her family through the backroads of Alabama, visited the beautiful beaches of the Gulf Coast and over-indulged in good ol' Southern soul food.



▲ Lauren and her childhood friend Kristen visiting some of the local attractions with their Aussie friend Cheree – Mobile Bay, Fairhope AL.



▲ Lauren pictured with her high school friends at the Strippers Mardi Gras Ball.

Talk to us today

Community Bank

Willaura

70 Main Street, Willaura VIC 3379

P 5354 1170

E WillauraMailbox@bendigobank.com.au

W bendigobank.com.au/willaura

We're open:

11.00am - 4.00pm Tuesday and Thursday

9.00am - 12 noon Friday

Lake Bolac

2110 Glenelg Highway, Lake Bolac VIC 3351

P 5350 2374

E LakeBolacMailbox@bendigobank.com.au

W bendigobank.com.au/lake-bolac

We're open:

11.00am - 4.00pm Monday and Wednesday

2.00pm - 5.00pm Friday

Directors

Colin McKenzie (Chairman), Lyn Webster (Secretary), David Hucker (Treasurer), Jane Blackburn, Rowly Paterson, Lisa Wills, Andrea Armytage, Tim McDougall, Emily Anderson

Willaura/Lake Bolac Financial Services Limited

70 Main Street, Willaura VIC 3379

ABN 83 108 159 422

Jo, along with her husband Andrew and a group of friends, travelled to South Africa and Zimbabwe in February to attend a friend's wedding. They had a wonderful time while they were there and whether it was exploring Cape Town, viewing the Big Five wild animals on safari, Zip Lining over the Zambezi River or enjoying the captivating views over Victoria Falls in a helicopter, many unforgettable memories were created. Thanks Jo for the daily photos you posted we really enjoyed them.



▲ Jo getting up close and purr...sonal with a cheetah at Sabi Sands Game Reserve in the Kruger National Park.

Lynsey and her family travelled back to Cummins in South Australia for Christmas. She enjoyed lots of white wine and fresh seafood on the beach in Coffin Bay. The family had a wonderful time being back in SA but was happy to come home to their farm in Warrak.



▲ Jo getting wet... but enjoying the sights at Victoria Falls, Zimbabwe.



▲ Lynsey and her husband Ben enjoying a hike together while on holidays.



▲ Lynsey and her son Jack getting into the 2019 Christmas spirit.