



## We are... out and about at Sheepvention which draws a large crowd once again.

The wintery cold weather of the South West District didn't stop the eager crowd wanting to see what Sheepvention had to offer in 2018, and many locals attended. The 40th anniversary of the event saw many different exhibits with something of interest for all ages. Branch Manager Lynsey Deer, along with staff members Suzanne Neumann and Jo Byron braved the cold and wet weather on the Monday to enjoy the fashion parade, ram judging, and of course the array of delicious food options available. On Tuesday Lynsey and Lauren Givhan attended the Rural Bank Luncheon, where a full house listened to guest speaker Will Rayner, Chief Financial Officer for Rural Bank, and gained valuable insights into the farming economy, and the work of local **Community Bank®** branches. The Luncheon provided an excellent opportunity for customers and staff alike to catch up, put a name to a face, and enjoy plenty of discussions about banking and beyond. Australian entertainer James Blundell was also a special guest speaker who spoke about his life and his experience on the land finishing off wooing the crowd with some of his favourite songs. Rural Bank was also pleased to partner with the National Centre for Farmer Health, and this organisation provided valuable health checks to the many farmers, suppliers and their families who drifted past their doors. Congratulations to the organisers of Sheepvention on 40 wonderful years, and best wishes to our many customers who sold or bought rams, wine, clothing, food produce, machinery and equipment.



Local farmer Pat Milleur with his SPS sale rams at Sheepvention.



Willaura/Lake Bolac Financial Services Limited 70 Main Street, Willaura VIC 3379 **ABN** 83 108 159 422

**Directors:** Colin McKenzie (Chairman), Lyn Webster (Secretary), Davina Stacy (Treasurer), Andrea Armytage, Jane Blackburn, David Hucker, Rowland Paterson and Lisa Wills.



## We are... active in our community: congratulations to the MDFL and MDNA winners!

The Willaura/Lake Bolac **Community Bank®** Branch is proud to have been the 2018 major naming rights sponsor for the MDFL and congratulates all this year's Grand Final winners. In wet and freezing conditions Branch Manager Lynsey Deer along with staff members Jo Byron, Lauren Givhan and Simone McDonald attended the grand final and were kept busy all day presenting the caps to the winning football teams. They were delighted to have been a part of the day and supporting the league and like our **Community Bank®** branch, hard work and plenty of support reaps rewards that are wide reaching for us all. It doesn't get any better than that!



Winners are grinners – (clockwise from left to right): Winning teams: Seniors – Wickliffe/Lake Bolac FNC, Reserves – Moyston/Willaura FNC and Under 16.5 Moyston/Willaura FNC players receiving their medals and Bendigo Bank Caps.

Right: Customer Relationship Officer Simone McDonald ready to present caps to the Wickliffe/Lake Bolac FNC senior players. (Photo courtesy of Tracey Duffield Kruger).





## AGM just around the corner.

Our Annual General Meeting will be held on Thursday 25 October at 7.30pm at the Willaura Memorial Hall. All shareholders, friends and family are welcome to come along and witness highlights of activities which have taken place during the year and have your **Community Bank**<sup>®</sup> company questions answered. The guest speaker is Colleen White former WLBFS Board Director, who will speak about her experience from local government to state government and working with many committees. Light refreshments provided and a bus from Lake Bolac may be available depending on demand. Please RSVP to either Willaura **Community Bank**<sup>®</sup> Branch 5354 1170 or Lake Bolac **Community Bank**<sup>®</sup> Branch 5350 2374.

## Getting to know our staff.

### Simone McDonald.



Simone has been a staff member at the Willaura/Lake Bolac **Community Bank**<sup>®</sup> Branch for a combined total of 10 years. Simone started as a Customer Service Officer back when the branches opened in 2004. With four years away having children, Simone returned in 2014 and is now in the role of Customer Relationship Officer, specialising in personal loans and credit cards. Simone resides in Lake Bolac with her husband Sam and her two

gorgeous girls Daisy and Minnie. Simone plays a very active part in the Wickliffe/Lake Bolac Football Netball Club where she serves as Treasurer, leads the NetSetGo program and plays A Grade netball. Outside of work and netball, Simone enjoys spending time outside landscaping their new backyard, spending summer days at the lake camping and water skiing, and the occasional shopping trip! If you have any questions for Simone or would like to arrange an appointment to discuss your banking and lending needs, please feel free to contact her at either branch.

### Lauren Economou (Givhan).



Lauren has been a staff member at the Willaura/Lake Bolac **Community Bank**<sup>®</sup> Branch since February 2016. Lauren started her banking career as a Customer Service Officer and has recently been appointed to the Customer Relationship Officer role. Lauren is looking forward to extending her banking knowledge into the lending world. Lauren was born and raised in Mobile, (Sweet Home) Alabama. She has been living on a farm

in Wickliffe, with her husband Nic, for nearly seven years now. She misses her family and friends back home, however truly enjoys the Australian lifestyle and is very grateful for the ongoing support she receives from the local community. Lauren plays netball for Wickliffe/Lake Bolac Football Netball Club and is a member of the LBiBC committee. She has a strong passion for food – baking in particular, travelling, music and sports. Lauren also enjoys going for walks on the farm and looking after her kelpies and chooks. If you have any questions for Lauren, whether it has to do with her personal interests or life in America, fire away. She is always happy to have a chat about her past and present.

## Great news... milestone reached.

### 100 Facebook likes since commencement in July.

Thanks to all who have liked and shared our page. We truly appreciate your support and look forward to sharing more community news via our Facebook page. Please feel free to continue to share our page and posts. If you haven't already liked our page please jump on Facebook and check out what our staff and our community have been up to lately. Recently the girls have been busy inspecting local canola crops which resulted in some very funny snaps being taken.



Search: Willaura & Lake Bolac **Community Bank**<sup>®</sup> Branches

## Change your clock... change your smoke alarm battery.

Daylight saving time commences on Sunday 7 October. This year the Willaura/Lake Bolac **Community Bank**<sup>®</sup> Branch is again pleased to offer a free replacement smoke alarm battery to each residence in the districts serviced by the **Community Bank**<sup>®</sup> branches. Batteries are now available for collection from Willaura or Lake Bolac branches. Recipients of batteries may be required to produce ID verifying their residential address.



## Customers... thank you!

The Board and Staff of Willaura/Lake Bolac **Community Bank**<sup>®</sup> Branch wish to convey their great appreciation of their customers. Our point of difference is to benefit the Willaura, Lake Bolac and wider communities, and the only way that we can contribute so much back to the local organisations and community projects is through the **Community Bank**<sup>®</sup> company profits that is generated from our customers' business. Whilst a great debt of gratitude is owed to the shareholders who put their money up to establish our **Community Bank**<sup>®</sup> Branch, it is the customers and their business that earn the profit to be ploughed back into the community. To all our shareholders and residents of the district we encourage you to bring your business to the Willaura/Lake Bolac **Community Bank**<sup>®</sup> Branch so we can grow and therefore our communities can grow.



## Spring is in the air.

### Spring clean your finances and you could win \$500 for a local community group of your choice!

Spring time for some means spring cleaning, gardening or getting out enjoying the warmer weather, but it's also a perfect time to clean up your finances, dust off those savings plans and review your goals.

So where do you start? Why not call into either Willaura or Lake Bolac **Community Bank**<sup>®</sup> branches and talk to our friendly staff on how to get your financial house in order.

We can help with business solutions, credit cards, farm finance solutions, home loans, insurance, investments, personal accounts, superannuation, foreign exchange and personal loans.

For the months of October and November any Customer financial review done will go into a draw to win \$500 at either branch to be donated to a community group of your choice.

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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## Are you a sucker for a guessing game?

For the months of October and November we are running a guessing competition. Next time you visit either Willaura or Lake Bolac **Community Bank**<sup>®</sup> branches why not have a go at guessing how many Maltesers are in the jar.

The closest guess without going over wins the jar of Maltesers.... So call in and play the game!



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

**A future focused farmer needs a specialist rural bank.**

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.

**Drop into your nearest branch at 70 Main Street, Willaura - 5354 1170 or 2110 Glenelg Highway, Lake Bolac - 5350 2374.**

**RURAL BANK**  
Farmer focused.  
Future driven.

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Proudly part of **Bendigo and Adelaide Bank**

## Willaura/Lake Bolac Community Bank<sup>®</sup> Branch

### Willaura

70 Main Street, Willaura VIC 3379

Phone: 5354 1170

Website: [www.bendigobank.com.au/willaura](http://www.bendigobank.com.au/willaura)

Opening hours: Tuesday and Thursday 11.00am – 4.00pm,  
Friday 9.00am – 12 noon

### Lake Bolac

2110 Glenelg Highway, Lake Bolac VIC 3351

Phone: 5350 2374

Website: [www.bendigobank.com.au/lake-bolac](http://www.bendigobank.com.au/lake-bolac)

Opening hours: Monday and Wednesday 11.00am – 4.00pm,  
Friday 2.00pm – 5.00pm

Find us on Facebook - search "Willaura & Lake Bolac Community Bank Branches" [twitter.com/bendigobank](https://twitter.com/bendigobank)



[www.bendigobank.com.au](http://www.bendigobank.com.au)

