Emu Park & District Financial Services Limited

ABN 41 113 396 768

Newsletter

January 2006

Opening day - 26 October 2005



On a beautiful, sunny and hot day, we filled Pattison Street between Hill Street and the turn-around with marquees, emergency service vehicles, bands and, best of all, members of the community, to celebrate the opening of Emu Park Community Bank® Branch of Bendigo Bank.

Well-known WinTV weatherman, Peter Byrne, was Master of Ceremonies for the occasion ably supported by Kirsten Livermore MP, Federal Member for Capricornia, Cr Bill Ludwig, Mayor, Livingstone Shire Council and Neil Axelby, a Bendigo Bank Director who all made congratulatory speeches. Paul Hoolihan MP, State Member for Keppel was unable to attend because of Parliamentary duties but the MC read a congratulatory letter from him.

Chairman Bob Hodgson and long-time resident of Emu Park, Val Page unveiled a plaque to officially open our Community Bank® branch. Ann Cloverdale of Emu Park goes down in history as the branch's first customer.

Thanks must go to the staff of the Endeavour Inn who kept up a constant flow of food and drinks, local people who provided many goodies on the day and the members of the Opening Day committee who worked so hard to ensure a most successful event.

Also, we must thank the many children who entered the colouring-in competition, entries covering some twenty metres of fence in the driveway of our Community Bank® branch.

Our Community Bank® branch is the 163rd in an ever growing network and without your support, it would never have happened.

Progress so far

More than 300 accounts have been opened and total banking business is approaching the \$3 million mark. Not bad for two month's trading.



The Board of Directors trust that you and your family had a very enjoyable Christmas and we wish you a Happy and Prosperous New Year for 2006.

Board of Directors, Emu Park & District Financial Services Limited, PO Box 234, Emu Park, QLD 4710

Bob Hodgson – Chairman, Jeff Porter – Company Secretary, Lance Cummins – Treasurer, Graham Cummins, Murray McLay, Adrian Newby, Lyn Swanson, Greg Thomasson, Anthony White.

Our team

We are sure that most of you are already well acquainted with our friendly and efficient branch staff and have now realised how focused Bendigo Bank is on providing great customer service. For those of you who have yet to take the opportunity to meet the team, we encourage you to do so and we are sure that your future banking relationship will be a rewarding one.

Our Manager, Brian Auld, has had an extensive banking background specialising in commercial and consumer lending. We hope that if you are currently conducting your loans through other financial institutions, you will give Brian the opportunity to discuss refinancing options with the Community Bank® branch. Remember, there is a fee waiver period up until 25 January, 2006 for new customers who bring their loan business to the branch, so please phone Brian and make an appointment now to take advantage of this offer.

Senior Customer Service Officer, Denise Weisse and her Customer Service Officer team of Michelle Burford and Jody Robb are settling in well and thoroughly enjoying their new roles with the Community Bank® branch. Linda Fisher joined the team in December to make up our full complement of staff. Feel free to call in and meet them, you'll enjoy the experience.

For more information please call into **25 Pattison Street, Emu Park** or phone (07) 4939 6441

ATM

Our decision to provide an ATM at the branch from Day 1 is paying dividends as the machine is running hot, providing an essential service to our town.

Shares in your local Company

Shares are still available should you wish to purchase additional holdings in your Company. You may also wish to mention this to friends, neighbours, relatives and business acquaintances encouraging them to invest in this most worthy of community ventures. Our shareholders are, after all, our greatest ambassadors.

If you require a prospectus, please contact our Company Secretary, Jeff Porter on 4938 7752.

Bendigo Stock Exchange listing

Emu Park & District Financial Services Limited was listed on the BSX on 4 November, 2005. While we expect minimal trading of shares, you may wish to visit the BSX website at www.bsx.com.au.

Business cards

You will find enclosed two of our Branch Manager's Business Cards. Please keep one ready for your own use. The second card we would challenge you to give to a friend or acquaintance and encourage them to open an account at your Community Bank® branch.

We are open:

Monday - Friday 9.00am - 5.00pm Saturday 9.00am - 12.00noon

Emu Park Community Bank® Branch Bendigo Bank

