

Newsletter

April 2006

Progress to date

After nearly six months in business the Emu Park **Community Bank**® Branch is progressing well. More than 600 accounts have been opened and total business banking has exceeded \$6 million dollars. The number of local businesses opening accounts and installing merchant facilities is also growing.

The ATM situated at the branch has been very successful and a necessary service for our customers and those from other financial institutions. The decision to provide a full service bank along with an ATM was at first up for debate during meetings with the original committee. The full banking service including the ATM provided by the **Community Bank**® branch have since proven to be more than profitable.

Manager Brian Auld recently said we have had a lot of praise from locals for providing a full service bank that focuses on personal customer service, and it's heartening to see their support.

"We are on target financially, although we are always looking for ways to grow our business.

"I encourage our Shareholders, who were our first supporters, who have not already opened an account to make an appointment with myself, our supervisor Denise Weisse, or our Financial Advisor Luke Caruana, to see just what we can do for them - it is a free service after all," Brian said.

Emu Park loses one great community-minded person

For those of you who may not have heard the news, Ron Madsen passed away on 25 February 2006, only a few months into his 60th year, losing his battle to cancer. He was one of the first to put his hand up for the steering committee for a **Community Bank**® branch and follow it through to completion. His passion and enthusiasm rolled many people onto the bandwagon as Shareholders, customers and at least one Director, which led to the successful establishment of the Emu Park **Community Bank**® Branch.

His commitment to every charity or community project he was involved with is legendary. He has built a BMX track in Mackay for the kids with his beloved Dingo, and supplied his generator for the lights for the first few years. The Variety Club Bash was a favorite passion for many years with the

old VW that was a recent feature story in the RACQ Road Ahead magazine. When a mate was battling the same disease Ron went out and raised thousands so he could get the best of treatment, little knowing that his battle was soon to start. Whilst never having kids at Emu Park School, he was one who would always give a hand with the P&C raffles on a Sunday when asked - and be the first to buy tickets.

Ron was one of those fellows who would give you the shirt of his back then go and buy another one for you because he knew you didn't have a spare. Then there's his Dingo story that few people know. Ron Madsen was, and has been accredited with, being the driving passion behind Dingo Mini Diggers to get them where they are today. From being a simple mobile wheelbarrow to the leader in limited access

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**Board of Directors, Emu Park & District Financial Services Limited,
25 Pattison Street, Emu Park, QLD 4710**

Bob Hodgson (Chairman), Lance Cummins (Treasurer), Jeff Porter (Secretary), Graham Cummins,
Lyn Swanson, Murray McLay, Adrian Newby, Anthony White, Gregory Thomasson.

Emu Park loses one great community-minded person *continued*

machinery around the world is accomplishment very few people can claim in any walk of life.

A snapshot of someone who touched so many lives and helped thousands is hard to put on paper in a few short words. One thing is for certain, this community has lost another great champion.

Henty Visit

Emu Park **Community Bank**[®] Branch Manager Brian Auld and Chairman Bob Hodgson attended the **Community Bank**[®] Regional Conference in Henty NSW during March. The conference provided them with invaluable networking opportunities as well as gaining an insight into specific issues facing **Community Bank**[®] branches. They attended a number of interesting workshops and benefited from snapshot sessions from a number of **Community Bank**[®] branches outlining their individual initiatives, achievements and success stories.

Chairman Bob Hodgson said of particular interest was the location of the conference.

"It was held at the Henty Community Civic Centre which is the cornerstone project of the Henty **Community Bank**[®] Branch who has paid in excess of \$365,000 towards the \$1 million plus project from their operating profits.

"In total, this branch has contributed in excess of \$775,000 to their own community by way of contributions to local organisations, dividends to shareholders and capital expenditure on the purchase of their own building.

"All of this has been accomplished in less than seven years of operation in a district with

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

Sustainable Home Show

Brian Auld and his staff of the **Community Bank**[®] branch attended the Livingstone Shire Council Home Show on 6 April, 2006. Bendigo Bank is a sponsor of the event and proudly provides 'green' loans for those purchasing or building a 'green' home, or buying 'green' products such as solar hot water and insulation. The loans offer 0.5% off current home loan rates and 1% off personal loans. Information about these loans was on display and attracted quite a bit of interest.



Henty Civic Centre.

less than 1,000 people. It is amazing what can be achieved for a community simply by their residents banking locally. With the support of the Emu Park people, I hope that we can replicate the deeds of the Henty **Community Bank**[®] Branch and provide lasting legacies for our own community" Chairman Bob said.

Shares still available

Shares are still on offer until 23 June, 2006.
If you would like to purchase additional holdings in your Company time is limited. Again, our Shareholders are our greatest ambassadors, so feel free to encourage family, friends, and business associates to invest in your first locally-owned Company.

We are open:

**Monday - Friday 9.00am - 5.00pm
Saturday 9.00am - 12 noon**

Emu Park **Community Bank**[®] Branch  **Bendigo Bank**