

Newsletter

October 2006

Progress to date

We are now approaching our first twelve months of trading, and the bank continues to grow. We have exceeded \$15 million in total banking business and should be opening our 1000th account any day. We have seen support from local businesses and clubs increase significantly in the last few months with more EFTPOS machines being installed.

Board changes

There have been a couple of changes to the Board with Anthony White resigning as a Director and Heather Clelland joining as his replacement. Heather has extensive experience in business and marketing and we welcome her with enthusiasm.

Manager's comment

Since the last newsletter it has been great seeing the accelerated growth in the business we have put on the books. The staff we have working for us have been a major factor in the branch's success with their warm and friendly approach when dealing with people. In a recent mystery shopper survey completed by Bendigo Bank, we scored an amazing 100% score due to the professional service given.

We would still love to see more of our shareholders doing their banking and insurance business through our branch, if you don't support your own bank, who will?

Giving back

In our first year the bank had little in the way of a budget for sponsorships and donations. With the start of the new financial year we now have a marketing budget in place which will allow us to start giving back to the community. This is what Community Banking is all about!

We have been able to support several events so far, and we are in the process of contacting clubs, schools and organisations to submit a list of their fundraising events for the financial year. This will help us allocate funds fairly and evenly throughout the community. We believe this will provide us with better publicity and word-of-mouth promotion than paid advertising. It will also show the community that we mean business and hopefully encourage more locals and businesses to make the switch to Bendigo Bank. If you are involved with a fundraising organisation which did not receive our letter please call Jody at the bank on 4939 6441.

We have just taken delivery of two 3 x 3m marquees which will be available for use to

local groups, clubs, schools and organisation for special events. If your club or organisation could use one or both marquees, please contact the branch on 4939 6441 for more information.



Emu Park State School receives gifts for the multi-draw.

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

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

First birthday

It's that time already; our first birthday is nearly here. This is a wonderful milestone to celebrate. One year in business and the bank is continuing to grow strong. Branch staff, Directors and the community will recognise Emu Park **Community Bank**[®] Branch's first birthday on Saturday 28 October 2006 with a Sausage Sizzle at the branch, from 9am. There will also be birthday cake, balloons, and other give aways and piggy will be attending for the children. We would love to see our shareholders come down and share in the celebrations. Or just pop in and wish us a happy birthday!



Product

Insurance: Through CGU we offer a full range of insurance products including Home & Contents, Car, Travel, Life, and Disability. CGU has an excellent reputation for Customer Service and our premiums are competitive. Your insurance needs can be handled face to face in your local branch, does your current insurer offer the same service?

Financial Advisor: Our financial advisor Luke Caruana visits each Friday and offers a no cost, no obligation consultation. Whether you need to plan for the future, protect or make your money work better for you, Luke can help you reach your financial goals.

Foreign Currency: If you are going overseas we can get your foreign cash or traveller's cheques within just a few days. You can also have money sent overseas through our branch.

AGM

The next Annual General Meeting will take place at 7.30pm on 16 November 2006 at the Emu Park Cultural Hall in Hill Street, Emu Park. Feel free to come along to the meeting. The Board will be looking for interest from local residents who might want to become a member. As per the constitution three current members will need to resign their positions, though they are allowed to re-nominate. If you are interested in being part of this local Company but cannot make it to the AGM, please contact Jeff Porter our secretary on 07 49387752.

Share offer

The Emu Park **Community Bank**[®] share offer has officially closed. Shares can now be bought and sold over the Bendigo Stock Exchange. You can visit their web site at www.bsx.com.au. We hope of course, that our shareholders will continue to hold their shares for some time yet.

Our Share Registry is set to be outsourced to Computer Share, an independent Company which already administers quite a number of **Community Bank**[®] branch share registries. This will take a lot of time and pressure off the Board.

1 November to the 31 January 07

Win a \$50 account

Attached to this newsletter is a BBL Insurance quotation form. Simply complete this and return it to the branch and you will be entered into a monthly draw to win a \$50 Bendigo Bank savings account.

Instructions on how to enter form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other material then these Terms and Conditions will override. The promoter is Emu Park & District Financial Services Limited (a franchisee of Bendigo Bank Limited), PO Box 234, Emu Park, QLD 4710 ABN 41 113 396 768. The competition will run for three months, from 1 November 2006 to 31 January 2007, with no entries being accepted before or after these dates. This offer is only valid for completed BBL Insurance renewal forms returned to Emu Park **Community Bank**[®] Branch before 31 January 2007. One winner will be drawn for the competition each month, on the last business day of each month. The winner will be the first entry drawn, receiving a \$50 Bendigo Bank savings account. The prize cannot be redeemed for cash. The winner will be notified by mail and phone. Emu Park & District Community Financial Services Limited's decision is final and no correspondence will be entered into.

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

**We are open:
Monday - Friday 9.00am - 5.00pm
Saturday 9.00am - 12 noon**

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