



Emu Park **Community Bank**[®] Branch Newsletter September 2009

Word from the Chairman

As detailed in other parts of this newsletter, last month we were pleased to be able to make a number of grant and sponsorship presentations to numerous community organisations in our area. As I mentioned at the presentation evening, this commitment to our community is part of our charter and one of the reasons why we wanted to establish this enterprise in the first place.

From the day the bank opened in Emu Park, we knew that the banking service was overdue and judging by the way that so many people have since embraced the service, we often wonder how we all previously survived the inconvenience of travelling many kilometres just to conduct our banking business.

Whilst it has taken nearly four years to become a profitable business venture and to start making some meaningful financial contributions to local organisations, we are now well positioned to build on our solid start. Despite the current global economic woes, the branch's business volumes continue to grow at a steady rate. This is testament to the fantastic work of our branch team whose performance has been duly recognised by Bendigo Bank by recently announcing Emu Park as the best branch in Queensland for 2009.

I have been receiving a few enquiries recently from shareholders thinking about selling some of their shares. Reading between the lines, I sense that some shareholders are needing funds to weather bad economic times and there are some that need to get a return on their original investment. Whilst I am unable to provide specific advice to shareholders, the

fact that we are now making a profit would suggest that a little further patience should be rewarded by dividend payouts. As with most companies, dividend payouts will usually increase commensurate with an increase in profitability and I can assure shareholders that the Board and branch team are fully committed to making this happen.

Thank you for continuing to support the bank that supports your community.

Bob Hodgson
Chairman

And from the Manager



Welcome once again to an update on the Emu Park **Community Bank**[®] Branch.

We are very excited about being named 'Branch of the Year' for QLD and it is a rewarding end to the 2009 financial year. It is recognition of many aspects of our wonderful team such as:

- Commitment to providing the most friendly and professional service to our customers
- Depth of experience that the team has in all aspects of banking including insurance, home loans, growing your money, improved budgeting, business banking and a financial advisor to aid your wealth creation and planning for your retirement.
- Willingness to help you with improving your financial position and taking the stress out of banking

And from the Manager (continued)

- Working outside of business hours in our local community and helping other local community groups with their events.
- The staff are very serious about the **Community Bank®** concept of 'Building Better Communities' and making Emu Park and district a better place to live.

We are often rewarded by our customer's commendations. Our customers are the key to our success. Thank you to all of our customers for making your **Community Bank®** branch the best in the State.

In the current financial year we aim to spread the word to the wider community of the benefits of banking with your local **Community Bank®** branch. Not only will you personally be rewarded, but the whole community gains vital funding to improve local services.

When you are next in town call into the branch and meet the staff. I personally welcome any new customers to visit so we can identify 'How can we help U'

Remember at the Bendigo – It all starts with U.

Denise Welisse
Branch Manager

Branch of the State

Bendigo Bank central Queensland Regional Manager Kate Wakeling chose the presentation evening to announce that the branch staff had earned the title, Branch of the State. With 88 branches in Queensland this is a high achievement indeed and the team has worked consistently to their success. Attendees were thrilled for the staff and Denise and her team were visibly 'over the moon' about winning this prestigious title.

The award highlights great staff and excellent service to assist customers with their requirements.

Well done Denise, Suzy, Sue, Kathy and Gayle - you deserve your success.


AGM

All shareholders are invited to attend the Annual General Meeting of Emu Park & District Financial Services that will be held on 24 November at 7:00pm at the CWA Hall. Come along and hear the latest financial report on the Company and support your Board.

Introducing Generation Green™ Loans

If you're interested in helping the environment, we'd like to help you by making it more affordable. Generation Green™ Loans offer a reduced interest rate – so instead of paying a premium to be environmentally friendly, you'll actually enjoy substantial savings.

A Generation Green Loan from Bendigo Bank can assist you to purchase an environmentally friendly



Bendigo Bank

generation green

home, renovate your existing home or purchase other products like solar hot water systems, home installation or a water tank.

To find out more call into your nearest Bendigo branch at 25 Pattison Street, visit www.bendigobank.com.au or call 4939 6441.

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Emu Park **Community Bank®** Branch

Sponsorship and Grants Presentation Night

The banking service we provide creates the profits that support sponsorship and grants.

Emu Park & District Financial Services, the Company that manages the franchise of the Emu Park **Community Bank**® Branch is served by voluntary Board members who act for the community and our shareholders. The Company, formed almost four years ago by community minded individuals who came together to raise the funds to create the franchise, offers the first full banking service in the district. The Directors are: Greg Thomasson, Ian Chambers, Mark Swaffield, Graham Cummins, Pamela Harrison, Treasurer and Secretary - Lance Cummins and Chairman Bob Hodgson.

Whilst the global financial crisis has affected many over 2009 we are pleased to announce that your bank has delivered in excess of \$30,000 in grants and sponsorship to community groups over the past 12 months.

Of course, none of this would happen without our great staff who manage the bank on a day to day basis, caring for customer needs. Our staff can also be found on any given weekend, volunteering and assisting local community groups, sporting events and the odd sausage sizzle. We thank our wonderful staff: Supervisor - Suzy Hill. Customer Service Officers - Kathy McPhail, Gayle Pidd and Sue May and Branch Manager Denise Weisse. They are supported by specialist advisers: Steve Myers - Business Banker, Luke Caruana - Financial Planner and Brian Auld - Agribusiness Manager.

Over 100 people attended the inaugural sponsorship and grants presentation evening and with the Emu Park Surf Life Saving Club as the backdrop we showcased our community and received public recognition for our community focus. The event, held on 29 July was a great success sets yet another great milestone in our almost four year history of successful operation.

"Providing a great banking service in our community is essential, supporting our community with grants, sponsorship and community spirit is why we exist" said Chairman, Bob Hodgson.



▲ Keppel Bay Community Choir.



▲ Joel & Katrina Simpson with Rhianna Parter of Parkworx Kidz Church and Sue Hower.

Sponsorship announcements on the night went to: Emu Park Surf Life Saving Club \$5,000. \$1,000 each to Emu Park Golf Club, Emu Park Bowls Club, Emu Park Historical Museum, Emu Park RSL Sub-Branch, Keppel Coast Arts Council, Emu Park Kindergarten. \$500 each to: Emu Park Community Bushcare Group, The Gallery Fine Arts Society, Parkworx Community Church, Keppel Bay Community Choir, Emu Park State Emergency Service, Emu Park State School P & C. Sponsorship of \$250 each to: Mt.Chalmers Community History Centre, Sandhills Community Sport & Social Club, Cawarral School of Arts and Emu Park Swimming Club.

All funds were issued for specific goals and included support of children by Parkworx Community Church 'Kidz Church', a new ride-on mower for Sandhills Community Sports & Social Club at Keppel Sands and new gas barbecue facilities at Palm Creek Park by Cawarral School of Arts.

Over the year, numerous sporting groups and organisations have received grants and sponsorship support including CapCoast Crocs Rugby and the new RSL Care facility where a bank initiated International Women's Day luncheon held at Coco's @ Seaspray raised almost \$4,000 with the branch contributing \$3,000.

Guests were entertained by the wonderful voices of the Keppel Bay Community Choir and enjoyed food prepared and served by the Emu Park Lions Club.

And we showcased our new branding providing new sponsorship signage to a number of sporting groups and organizations. We're sure you'll notice these wonderful signs as you drive around town and as major sponsor for the Life Saving Club our panoramic banner will shortly grace the club rooms.

Branch Manager Denise Weisse said, "The banking service we provide creates the profits to support grants and sponsorship and tonight highlights a solid recognition of community supporting community - and that makes us all winners."

Do your bit - change your Compulsory Third Party insurance to the Bendigo and watch our community benefit

If each of the 1,350 households in the Emu Park district owned one vehicle and elected to change their Compulsory Third Party (CTP) car insurance to the Bendigo, the branch would receive \$10 for each new policy.

The branch has guaranteed to donate the full \$10 to the community. And when you add that up it means that \$13,500 will flow directly back into our community. All you have to do is elect to change your CTP to the Bendigo.

It's as simple as that.

And when you change your CTP cover to the Bendigo you'll receive:

- Peace of mind at a highly competitive price


- Real service when you need it, including fast and convenient quotes and support if you do need to make a claim
- Free \$1 million DriverProtect Cover* and
- Either a \$20 gift voucher or fuel card – it's your choice.

We've made it easy for you

Just ask the staff to register your details and when your CTP insurance is due, we'll automatically renew for you.

Community Bank® Shares available

There are currently over 70,000 shares available in Emu Park & District Financial Services, the Company that manages the branch franchise. If you would like to be a part owner in this great enterprise, call the branch on 4939 6441 or email: emuparkmailbox@bendigobank.com.au



With Home and Contents Insurance from Bendigo Bank, you can relax knowing your home, and all the special things in it, are safe and sound. Protecting your assets is one of the most important things you can do for your family. And when the unexpected does occur, it's good to know you have someone to turn to if you need help getting things back to normal.

At Bendigo Bank we recognise that even the smallest events can be a big inconvenience. That's why we always put 'U' first with:

- Great service
- Value-for-money premiums
- 1.4 months insurance for the price of 1.2
- Pay by the month at no extra cost
- A simple claims process

Bendigo Bank
insurance

So if you're looking for an insurance policy that's ideal for your special things, call into your nearest branch at 25 Pattison Street, Emu Park or phone 4939 6441.

You should consider the Product Disclosure Statement available from any branch before making a decision. Bendigo Home & Contents Insurance is issued by CTP Insurance Limited ABN 21 094 478 313 AFSL 237879. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879.

At the Bendigo it starts with U Emu Park **Community Bank** Branch

Emu Park **Community Bank**® Branch,
25 Pattison Street, Emu Park QLD 4710
Phone: 4939 6441
Website: www.bendigobank.com.au/emu_park

Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

Emu Park & District Financial Services Limited
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