



## Chairman report.

Welcome to our Winter Newsletter to keep you advised of your **Community Bank®** branches and what has been happening this financial year both operationally and in the communities which we serve.

Firstly, our financial performance continues to improve, with our half year Profit after Tax of \$30,724, up \$65,609 on corresponding period last year, and up \$29,834 on 30 June 2016 full year results.

A major factor contributing to our improved result has been our move to the new Bendigo Bank financial model, Funds Transfer Pricing (FTP) in October 2016. We have spoken in recent Annual Reports of how the new pricing model would bring increased revenue supporting increased business growth, which as at the half year reporting period showed growth of \$17.7million (+7.1%) across our branches.

In early March, Westpac at Kincumber and Wyoming closed, providing us with further growth opportunities, particularly at Kincumber where we were in direct competition with Westpac. The closure of Westpac Kincumber has provided us with more opportunities being the only banking provider to service Kincumber, Avoca, Copacabana, McMasters Beach, Killcare

and Saratoga/Davistown. We have seen a significant increase in new accounts.

In October 2016 we welcomed new staff members Amie Ebert at Kincumber, and Darren Dean as Branch Manager to Lisarow. In February 2017 we employed our first Trainee, Ryan Gordon. The new staff are all fitting in well and we welcome them to our business.

Staff and Directors have been busy in the community with numerous events and presentations. The best way to stay up-to-date with our community activities is by following us on Facebook at 'Central Coast Branches of Bendigo Bank'. Please like and share our posts to get our community message out there.

I thank all Directors for giving their time and making an effort to ensure we offer our unique style of bank that supports community endeavours. I am extremely grateful for our Managers and staff that provide the highest level of service to our customers. It is our shareholders who had the foresight to start our company and **Community Bank®** branches to provide banking services to our community and we greatly thank you.

**Garry Morris**  
Chairman

## Bay to Bay Running Festival.

The Bay to Bay & Running Festival was run and won for another year. Director Brian Lindbeck and Senior Manager Michael Bell, with race and event organiser Kevin Andrews are pictured attending the after race function for race volunteers and sponsors. A fantastic group of people with the Running Festival raising money for local charities, with this year's amount in excess of \$40,000. East Gosford, Lisarow and Kincumber **Community Bank®** branches are very proud to support this annual event.



East Gosford & Districts Financial Services Ltd 101 Victoria Street, East Gosford, NSW 2250 ABN 92 092 538 620

**Directors:** Garry Morris, Simone Lenihan, Brian Lindbeck, Ken Howes, John Coman and Jim Chaplin.



## Amie Ebert - Customer Service Officer Kincumber Community Bank® Branch.



Amie has just moved to the Central Coast from her hometown Port Macquarie. The Central Coast has been a second home though due to family friends living here so she has spent a lot of time on the coast.

Amie has been working for Bendigo Bank for four years at the Port Macquarie branch and

Paradise Point **Community Bank®** Branch on the Gold Coast. Prior to this she worked at ANZ in Port Macquarie for two and a half years after finishing school. Amie also has worked on and off casually in a pharmacy for the last 10 years whenever she is in Port Macquarie.

Amie was an active member of Port Macquarie Surf Life Saving Club and was very active in the Paradise Point community when working at Bendigo Bank up there. Amie enjoys music, netball, swimming (she will be competing in a team in the 70.3 Ironman in 2017) and socialising with friends and family.

Amie said, "I am looking forward to getting involved in the community. I loved working at **Community Bank®** branches previously and you will see my face at a majority of the events on the coast. I am also looking forward to meeting the customers and helping out with their banking needs."

Pop into the Kincumber **Community Bank®** Branch to meet Amie and see if she can help you with your banking needs.

## Ryan Gordon - Trainee East Gosford, Lisarow and Kincumber Community Bank® branches.



East Gosford, Lisarow and Kincumber **Community Bank®** branches welcome our newest staff member to East Gosford **Community Bank®** Branch, Ryan.

Ryan has lived on the Central Coast since 2010. He attended Berkeley Vale High School and The Entrance Campus.

Ryan has commenced a two-year traineeship with Bendigo Bank. Prior to this he has worked at Coles in Customer Service for three years and hopes to bring the customer service skills he learnt there into his new role.

Ryan has been involved in the Toowoomba Bay Surf Lifesaving Club and has participated in a lot of their community and fundraising events. Ryan enjoys soccer, wakeboarding and fishing.

Ryan said in regards to his traineeship, "I hope to gain the necessary skills and knowledge to pursue my career in banking and financial services as well as gaining more experience helping with community fundraisers and organising community events."

## Darren Dean - Branch Manager Lisarow Community Bank® Branch.



Darren has lived on the Central Coast for 24 years and lives in Copacabana with his wife Sharon and four daughters.

Darren has been in banking, finance and insurance for 16 years with Westpac and NRMA. He also successfully ran his own business for 10 years.

Darren is an active member of the Avoca Boardriders Club and is Treasurer. He has an active lifestyle, enjoys surfing and mountain bike riding and likes to spend time with his family.

Darren said, "I really look forward to helping my local community with all of their banking and financial needs."

Pop into the Lisarow **Community Bank®** Branch to meet Darren and see if he can help you with your banking needs.

## Toast the Coast.

Staff and Directors had a great day out at Toast the Coast Festival in April, highlighting the region's great foods and beverages, but it also provided us an opportunity to support Coast Shelter in their endeavours to reduce the incidence of Domestic Violence. Through awareness programs, education and



prevention initiatives they hope to bring a reduction in the incidence of Domestic Violence. We supported Coast Shelter with 500 co-branded piggy banks to be filled and returned to our branches for deposit to Coast Shelter account.

## Managers Team Building.

Following a Regional Branch Manager's Meeting, East Gosford Group Managers attended a Team Building and Dinner at Julie's Place with Julie Goodwin. A great night of fun and food was had by all.



Managers L to R. Michael Bell, Julie Eastham, Darren Dean, Terri Rutherford, host Julie Goodwin, and Martin Creese.



## Sydney Roosters partnership

In February we were proud to announce that the five Central Coast **Community Bank**® branches had partnered with the Sydney Roosters of the NRL.

The five **Community Bank**® branches are East Gosford, Ettalong Beach, Kincumber, Lisarow and Wyong.

As the Roosters enter the third year of their partnership with the Central Coast region, the five **Community Bank**® branches will help power all the community initiatives that the Sydney Roosters will be rolling out across 2017.

The Roosters Head of Commercial Jarrod Johnstone was pleased to announce the new Central Coast Community Partner.

"The Central Coast region is a key growth area for the Sydney Roosters and having the support of all the Bendigo Bank branches located in the area will provide a true local endorsement to both our football and community based initiatives," Johnstone said.

Regional Manager for Central Coast **Community Bank**® branches, Kim Rowley was excited by the newly formed partnership.

"This partnership further builds on the support provided by the five Central Coast Bendigo **Community Bank**® branches of local junior and senior rugby league that has been established over many years," Rowley said.



## RYDA – RSE.

Lisarow **Community Bank**® Branch Manager Darren presenting \$100 new account certificate to Raynard Valle of Narara Valley High School. RYDA Road Safety Education has been a collaborative sponsorship with Ettalong and Wyong **Community Bank**® branches for the past two years, and the lessons learnt are hopefully life saving. Bank of Goodwill has a great video on this young driver education program and well worth watching ([www.bankofgoodwill.com.au](http://www.bankofgoodwill.com.au)).

The flagship RYDA Program is delivered each year to over 50,000 senior high school students from more than 650 participating schools. At RYDA, students attend six interactive sessions at a dedicated venue over the course of a school day. In small peer groups, they are challenged to change the way they think about road safety; participating in a stopping distance demonstration, devising personalised strategies, gaining an understanding of their individual risk profile and getting tips from road safety experts on how to protect themselves, their friends and family.

The greatest impact at RYDA often comes from the personal stories of loss and survival where students come to realise how one poor choice can change a life forever.

We believe this is a very important initiative and well worth supporting.



## We've all had regrets. Don't let your home loan be one of them.

Our home loan customers are the most satisfied customers of any Australian bank.\*

Because when you choose a Bendigo Home Loan you get a great rate and great service – every day.

So choose a Bendigo Home Loan, and have no regrets.

**Drop into your nearest branch at East Gosford - 4323 4559,  
Lisarow - 4328 5472 or Kincumber - 4363 2133 to find out more.**



East Gosford, Lisarow and Kincumber  
**Community Bank**® branches

\*Rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, July 2016. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S55518-5 (356922\_v1) (8/05/2017)





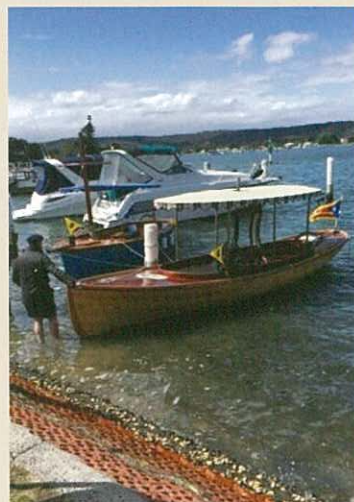
## Terrigal Matcham Cricket Club sponsorship.

Congratulations to Tim Bowring, Terrigal Matcham Cricket Club, First XI Player of the Year, from all of us at East Gosford, Lisarow and Kincumber **Community Bank®** branches. Terrigal Matcham Cricket Club are one of the many sports clubs supported by your **Community Bank®** branch, and will be celebrating 70 years this season in the local competition.



## Putt Putt Regatta.

A beautiful day was had for the annual Davistown Putt Putt Regatta and Wooden Boat Festival. Kincumber **Community Bank®** Branch staff were on hand with our community marquees and giveaways and had a great day.



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*Your community, your stories*

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**Community Bank®** branches **Bendigo Bank**

East Gosford | Kincumber | Lisarow

## East Gosford & Districts, Lisarow and Kincumber **Community Bank®** branches

**East Gosford** 101 Victoria Street, East Gosford NSW 2250 Phone: 4323 4559

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

**Lisarow** Shop 16, Lisarow Shopping Centre, Lisarow NSW 2250 Phone: 9369 8455

Opening hours: Monday to Friday 9.00am – 5.00pm

**Kincumber** Kincumber, 2A/39 Avoca Drive, Kincumber NSW 2251 Phone: 9395 7724

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: [www.bendigobank.com.au/east-gosford](http://www.bendigobank.com.au/east-gosford), [www.bendigobank.com.au/lisarow](http://www.bendigobank.com.au/lisarow)

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