

Newsletter

September 2007

Chairman's report

Well we are in the midst of organising our first birthday celebrations – can you believe it is nearly 1 year since we opened. Our celebrations will be held on Saturday 22 September from 9:30am until 11:30am. We hope you will attend the fun day we are planning.

Since our last newsletter I am happy to say the shares completely sold out prior to the cut off time.

I believe this is a great indication of the support we have received from the community.

We lost our original Branch Manager in early May, but have been very lucky in obtaining Debra Reid. Debbie had big shoes to fill, but has already shown us she is extremely capable and is bringing her expertise to our bank and we are very fortunate indeed to have her.

For those who have already met Debbie you will know what an advantage she is to our **Community Bank**® branch, for those who haven't please call in to meet her when you can.

In the next newsletter we should have a very exciting project to tell you about, it is currently in the early discussion phase, but something I believe will be of great benefit to our community.

Katherine Regional **Community Bank**® Branch and Alice Springs **Community Bank**® Branch have now both opened, so if you are driving south you will have **Community**

Bank® branches along the way. On Monday 27 August Bendigo Bank opened a Company owned bank in Smith Street Darwin. This is a huge advantage to us as we will have our support locally. Bendigo Bank appointed David Van Eyk Regional Manager NT who will look after our local operations.

From 1 October you will see the staff in their new uniform. For two years Bendigo Bank have had a committee working on a uniform that will suit all areas of Australia and it has now been released to the staff. We will be interested in your comments once you have seen them.

You will find in the envelope a notice advising of next AGM – please note the area where we are requesting new Directors, please consider if you have skills that could benefit the Board. These positions are voluntary, but are very rewarding. Contact us if you have any questions or please forward your nomination.

Thanks you for your support, it is what makes **Community Bank**® branches successful.

Maureen Newman
Chairman

Branch Manager's report



As the Coolalinga & Districts **Community Bank®** Branch new Branch Manager, I would like to tell you all how impressed I am with all aspects of your **Community Bank®** branch.

The staff are all fantastic, very friendly, professional and knowledgeable. We are all committed to giving you the best service possible. Unlike most banks we encourage you to come to your branch, we love to see you and take great pleasure in assisting you with your financial requirements.

My door is always open, please pop in and say hello.

If you are not a member of your **Community Bank®** branch, why not?

Come and see what we have to offer, we have a full range of financial products from our piggy bank saver for our junior members, to our retirement account for our senior members, and a huge range in between, both business and personal.

Don't forget we also offer Insurance at very competitive prices, come on in and ask for a quote.

Remember every time you use your **Community Bank®** branch you are helping your community.

I look forward to seeing you all at our 1st Birthday celebrations, come along and join in the fun.

Debbie Reid
Branch Manager

Company owned Bendigo Bank Branch opening

Bendigo Bank opened their Darwin Head Office on Monday 27th August 2007. Syd Sterling performed the opening and cutting of the ribbon. The opening of this branch is a great benefit to Coolalinga & Districts **Community Bank®** Branch as our support will be local.



Syd Sterling shaking hands with Darwin Branch Manager, Gavin Cousins.

Next AGM

The next AGM will be on 26 November 2007, because of timing from when we first incorporated we had to have two AGM's this year, but this will now occur in November annually.

Details of the AGM will be posted separately.

Bendigo Bank and Adelaide Bank announce plans to merge.

The Boards of Bendigo Bank and Adelaide Bank recently announced their intention to merge.

There are a number of advantages in bringing these two strongly performing Australian companies together.

But most importantly for you and your community, this merger secures the unique Bendigo style of banking, including the **Community Bank®** model.

The merger will bring together two banks with different but proven strategies, to create a unique customer and partner focused financial services organisation.

It will maintain Bendigo's community focused banking model and introduce Adelaide's wholesale banking strategy to form a more robust and diversified business.

Under the merged group, the unique **Community Bank®** model will continue to grow and prosper, and new Company-owned and **Community Bank®** branches will continue to open.

The Bendigo Bank brand will be retained, customers' accounts will not change and the same friendly faces will be at your local branch to provide for your banking needs.

Nationally, the merger would increase Bendigo Bank's network, delivering our

customers access to 24 branches in South Australia and 90 ATMs. Over time, new products and services will follow.

The merger is still subject to Adelaide shareholder approval, in November, as well as a number of regulatory and court approvals and other conditions. Implementation is expected to take a number of months.

In the meantime, Bendigo Bank welcomes your views as a **Community Bank®** shareholder.

To share your views, or to find out more information, you can visit www.bendigobank.com.au and follow the merger link to the feedback form.

Or you can phone Bendigo Bank's merger hotline on 1800 730 426, or write to Bendigo Bank Share Registry, PO Box 480, Bendigo, Victoria 3552.

We are excited by the prospects for this merger.

The Bendigo Bank brand has inherent value built up over many years. This merger secures that and improves future growth opportunities. We look forward to bringing you more news.

Russell Jenkins
Chief General Manager Retail & Distribution
Bendigo Bank

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

Call in and discuss Green Loans with our friendly staff at Shop 18, Coolalinga Shopping Centre, Coolalinga or visit www.bendigobank.com.au



www.bendigobank.com.au Bendigo Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. Carbon Offsets are issued by Community Energy Australia Pty Ltd ACN 102 412 386, a wholly owned subsidiary of Bendigo Bank Ltd. (S16407) (09/07)

Coolalinga & Districts **Community Bank®** Branch

Benefit to all shareholders - Mitsubishi

Mitsubishi have approved the following innovative fleet discount system:

Shareholders of Community Bank® Companies.

Mitsubishi require a letter from a Director of the relevant **Community Bank®** Company, on

Company Letterhead confirming shareholder status. Mitsubishi require that a person has been a shareholder of a **Community Bank®** Company for a minimum of 12 months.

This arrangement provides a tangible benefit for **Community Bank®** shareholders.

Join the party!

Celebrate our 1st birthday

Saturday 22 September 2007

9:30am - 11.30am

**Shop 18, Coolalinga Shopping Centre,
Coolalinga**

Free Sausage sizzle • Soft Drinks available
Birthday cake to be cut • Piggy will be there
Colouring competitions winners announced
Face painting • Balloon making
And lots more...



**For more information please call into
Shop 18, Coolalinga Shopping
Centre, Coolalinga
or phone 8983 4111**

**We are open:
Monday to Thursday
9.00am - 5.00pm
Friday 9.00am - 6.00pm
Saturday 9.00am - 12 noon**

Coolalinga & Districts **Community Bank®** Branch  **Bendigo Bank**