Coolalinga & Districts Community Finance Limited

ABN 24 117 500 455

Newsletter

December 2007

Chairperson's report

Can you believe how fast it has come around – yes, it is nearly Christmas. We wish you a very merry Christmas and a happy, healthy and prosperous 2008.

We mentioned in the last newsletter about the exciting new development to be announced. I am excited to tell you we believe we have found a way for a community aquatic centre to be built. Plans at present are for it to built at Taminmin High, but we want community input, to see if that is what is wanted. Please email your views to me at rabginc@yahoo.com.au. The proposed plans are to build a 25 x 25 metre

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...we want community input, to see if that is what is wanted.

pool, but it could be 50 metre. We will advise further details as soon as we have them. A steering committee has been formed and they will apply to NT Government for funding for a feasibility study to be undertaken by an independent consultant. If you are interested in being on the steering committee, please contact me on the email address above.

We also said in the last newsletter that staff would be wearing their new uniforms from 1 October. This was delayed and our staff started wearing them from 1 December. Let us know what you think about the new uniforms.

Safe driving over this celebration period please, we want to see you all back in 2008.

Thank you for your support. It is what makes a **Community Bank**® branch successful. The motto is "successful customers, create successful banks, which in turn creates successful communities".

Maureen Newman Chairperson

AGM

Our AGM was held on 26 November and we now have another Director, Kathy Clayden, who is a welcome benefit to the Board.

One of the items on our Agenda, that shareholders were asked to vote on, was the change of hours on Fridays. We open from 9am to 6pm on Fridays and the staff thought that it was a cost that was unwarranted, due

to lack of custom in the last hour of the day. Shareholders made their feelings known and stated it was a point of difference to other banks – our hours were great and they wanted us to keep the 6pm closing on Fridays so we will hold it for another year and see if we have more custom.

Branch Manager's report

I cannot believe Christmas is upon us already. I celebrate my Coolalinga & Districts **Community Bank**® Branch, six month anniversary on Christmas Day - the last six months have flown by. I am delighted to tell you, the branch broke \$30 million in branch deposits and lending the

I am delighted to tell you, the branch broke \$30 million in branch deposits and lending the week ending 9 December. week ending 9 December. This is a fantastic achievement and I would like to thank you all for your continued support.

In September/October, we collected bras for the Pink Ribbon Day "We Want Your Bra Campaign". It was very successful and over \$8,500 was raised. Well done to all who placed bras in the collection box at our branch.

Remember we offer a huge range of banking products for business and personal use. If you haven't asked us for a banking comparison, please do so.

One last thought, if Christmas has been a drain on your finances this year, come in and open a Christmas Club Account for next year.

A little saved each pay soon adds up. From little things, big things grow.

My staff and I wish you all a merry Christmas and best wishes for 2008.

Debbie Reid Branch Manager



Debbie, Branch Manager, Maureen, Chairperson and Jan Young, Board Director, making a presentation to the colouring competition winner at the branches 1st birthday celebrations, September 2007.

Shareholder accounts

You can help the bank grow to profit faster if you have your accounts domiciled at Coolalinga. If you open your accounts or loans at Bendigo Bank's Darwin office, please ask them to domicile the account or loan, etc to Coolalinga & Districts

Community Bank® Branch. It is in your interests as a shareholder to do so. The sooner we make profit, the sooner you receive dividends.

New staff member

Due to growth we have changed a couple of positions at the branch. Lynne Nicolson who was our Customer Service Supervisor, has now taken on the new position of Customer Relationship Officer. Lynne will gain new skills in lending to assist our Branch Manager, Debbie. Lynne will be point of contact for customers and communities, including schools.

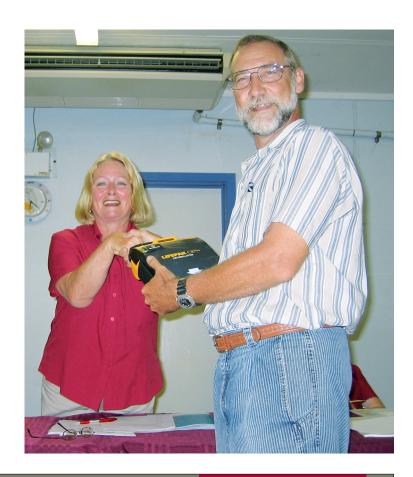
We have employed another full time staff member, Leachele Pascoe to fill Lynn's prior role, so welcome Leachele as our new Customer Service Supervisor.

Sponsorships

At our 1st Birthday celebrations held on 22 October, we presented Taminmin High School a cheque for \$500 to help with a new mosaic garden they are putting in the new Middle School.

On 6 December, your **Community Bank**® branch presented bank
accounts as prizes for the dux
awards for Years 8, 9, 10 and
11. The school is a credit to
our community and certainly has
improved over the past few years.
We also presented \$250 to Humpty
Doo Primary School for a school
trip to Canberra.

At our AGM on 26 November 2007, we were delighted to present a defibrillator to Dundee Progress Association for their First Aid Post. We hope they never have to use it, but it is there to save lives, if necessary.



"With Bendigo Business Banking I get a direct line to personal service."

There's no single thing that makes business banking with the Bendigo better. Instead, it's their commitment to putting my needs first that's made all the difference.

I can speak with my Business Banking Manager whenever I need to – either in person or on the phone. And he actually understands my business and banking needs.

Of course, the right products are important too. Whether I'm banking cheques, dealing with suppliers, selling online, purchasing equipment, borrowing to grow my business, paying staff or investing for the future – the Bendigo has everything I need to start, run, grow or finance my business successfully.

So if you're after the kind of business banking that makes life easy and saves you time and money, there's only one bank you need to know. You need to know the Bendigo.

For a direct line to personal service for your business call in and see us at Shop 18, Coolalinga Shopping Centre, 460 Stuart Highway, Coolalinga or phone 8983 4111.

Bendigo Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (BB008A) 12/12/2007



business





National conference

Most of your Directors attended the Bendigo Bank's Community Bank® Conference which was held in Bendigo on 6-7 September. Our Chairperson was asked to present a talk on growing business in remote communities.

We attended many round table discussions and learnt a great deal to bring back and put to use to grow Coolalinga & Districts Community Bank® Branch.



Your Directors having fun at the Movie Theme Night, Community Bank® National Conference, September 2007.

Merry Christmas

Merry Christmas to all our customers and shareholders from the staff at Coolalinga & Districts Community Bank® Branch and from the Chairperson & Board of Directors – thank you.



FRIDAY'S – WE ARE OPEN TO 6PM FOR YOUR BANKING CONVENIENCE

For more information please call into **Shop 18, Coolalinga Shopping Centre, 460 Stuart Highway, 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

