

Branch Managers Address
Annual General Meeting
Coolalinga & Districts Community Finance Ltd
14th November 2010

I would like to begin with welcoming everyone here today.

This year has seen our Community Bank branch continues its path towards a profitable and sustainable business.

Since commencing as the new Branch Manager in March 2010 I have had the opportunity to meet many of our local customers. It is great to see the community supporting their local branch which offers a face to face banking relationship for all Residents and Businesses. The branch offers a full suite of products and services which includes a Business Banker and a Financial Planner to be able to provide the full banking experience that is competitive in price and superior in service.

There is a noticeable difference working for a Community Bank. We really focus on getting to know our customers and assuring we provide a personalised and welcomed approach to our banking. This has reflected on the results we have shown so far.

Our branch is staffed by a team of six all local to our community. We have been able to offer a full time position for Chantelle who commenced with us on a part time basis. Our Trainee Caitlyn has completed her Certificate 3 in Financial Services and we are happy to be able to offer her on going employment with our branch. It is their dedication and professionalism that has contributed to the success of the Branch. For this I would like to personally thank them all.

I would also like to thank the customers, shareholders and the board for their ongoing support; the branch could not have grown without their contribution.

I look forward to the following year with enthusiasm and dedication in my role to enable the growth and success of the branch in partnership with our community.

Lucia English
Branch Manager