

## Mareeba and Dimbulah Financial Services Limited Newsletter March 2010

### Our special offer – just for you!

Since 2004, Mareeba and Dimbulah Financial Services has been supporting many organisations and clubs in our towns to help build strong and successful communities.

It is your continued support for the **Community Bank®** branches that generates this investment at a local level and now it is our turn to support you.

The last 12 months has seen rapid changes in the current financial market. You may now find your existing home and business loans aren't providing you with value for money.

The Board would like to draw your attention to the advertisement below and encourage you to talk to our Branch Managers Stephen and Ann-Maree, about this one off 'shareholders only' opportunity.

Remember, the more banking you bring to Mareeba & Dimbulah **Community Bank®** branches, the more you can directly influence the future of your community.

### Dividend payment

After donations of more than \$120,000 being reinvested back into the community, shareholders will receive a dividend payment of .06c a share on 16 December 2009. Having achieved such a positive outcome in these turbulent times reinforces the success of the branches, which is driven by continued community support.

Shares are available for purchase and interested parties can contact the Company Secretary, Gilbert Teitzel on 07 4092 1066.

## Take out a loan with us and we'll waive some of our fees\*

As a shareholder of Mareeba and Dimbulah Financial Services Limited we would like to extend to you a special offer valid from 1 April – 30 June 2010 and only available at Mareeba or Dimbulah **Community Bank®** branches.

- Take out a Business Loan and we will waive the application fee up to \$375 and the valuation up to \$350 a saving of up to \$725

- Take out a home loan with us and we will waive the application fee up to \$150 and the valuation fee up to \$350.

To find out more drop into the branch at  
94 Byrnes Street, Mareeba, phone 4092 2099  
or 31-33 Raleigh Street, Dimbulah, phone 4093 5266.

\*All other additional legal, valuation or government charges will be payable by the customer, including any costs associated with additional securities, documents or valuations. Subject to terms and conditions. Fees and charges apply and are subject to change. All loans are subject to the bank's normal lending criteria. [www.bendigobank.com.au](http://www.bendigobank.com.au) Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (S27729) (02/10)

## AGM and Board

The Mareeba and Dimbulah Financial Services Limited held its Annual General Meeting on 25 November 2009. The attendees heard the Company has driven profitable results for the 08/09 financial year, and is well placed to ride out any negative effects from the current economic climate.

A Board of Directors was elected with many past Directors maintaining their position on the Board. Chairman Graeme Ford acknowledged the voluntary contribution of the Board members which was greatly appreciated.

Mr Ford announced his retirement as Chairman, and will stay with the Company as a Director. Lex Starmer was elected as the new Chairman and Gilbert Teitzel was elected as Vice Chairman and Secretary.

Several organisations and clubs who received sponsorship during the year gave a short presentation on how the sponsorship has been of benefit.

"The result is a culmination of a lot of hard work and local support from the Mareeba and Dimbulah communities," Mr Ford said.

"Without their support the branches would not exist," he said.

Mr Ford said the shareholders won't be the only locals to benefit from the dividend. During the 08/09 financial period the Mareeba and Dimbulah **Community Bank®** branches have injected more than \$40,000 back into the communities via a range of donations, sponsorships and grants. \$80,000 has also been transferred to the Community Enterprise™ Foundation for long term projects.

"Both branches continue to grow and the Directors are confident that with the continued support of the local community, grants will continue to be made available in the future."



▲ Top: Mareeba & Dimbulah Financial Services Limited Board – Frank De Iacovo, Patrick Freney, Edward Balzarolo, Cheryl Tonkin, Gilbert Teitzel Graeme Ford, Ron Blundell, Evan McGrath, Lex Starmer.

▲ Above: Dave the Dinosaur is a new addition to the Chillagoe community.

## Please help tell our Story

As Shareholders of Mareeba and Dimbulah **Community Bank®** branches you too can help tell our story and influence the outcomes of our communities.

The funds available to reinvest back into our communities is directly related to the amount of business that passes through the Mareeba and Dimbulah **Community Bank®** branches. So the more business you do with our local **Community Bank®** branches, the more profits will grow.

It is well appreciated that changing banks is one of those jobs that lives in the 'too hard basket', but as your investments or loans come to term, it would be great if you could pop in to your local **Community Bank®** branch and talk to the staff about the range of Bendigo Bank products available. Don't forget

about things like insurance, financial planning, and specific agricultural products too.

The banking products are the means that allows you, as a shareholder and community member, to contribute to the long term success and well being of our communities.

And last but not least, the more profit that the Mareeba and Dimbulah branches make, the more that can also be returned to you as dividends.

So please, help us tell our story - there is much more to a **Community Bank®** branch than being just a bank - and we need you to help us spread the word.



# Community consultation update

In August 2009, consultation workshops were held to assist the Board in identifying potential projects that the Mareeba and Dimbulah **Community Bank®** branches can invest in on behalf of the local communities.

Identified projects were:

Mareeba	
Multipurpose events centre	Aged care
Parks & Gardens	Crisis Accommodation
Health Services/Transport	Youth
Dimbulah	
Doctor/Health – facilities & services	Community & Youth Space/ facilities
Library, Museum, Web Page,	Transport – aged, general
Parks & Gardens	

The Board has progressed in two key areas for Mareeba:

## Mary Andrews Memorial Park

- A Queensland Government grant application has been submitted to provide shading over the playgrounds at Mary Andrews Memorial Park.
- The application has been undertaken in partnership with other key stakeholders and has value added the project by \$60,000.
- The **Community Bank®** Company will look to contribute an additional playground once the park is near completion.

## Christmas Holiday Razzmatazz

- The **Community Bank®**

Company delivered a holiday program for the Mareeba and Dimbulah youth over the Christmas holidays, in partnership with the Tableland Regional Council.

- The program was funded by an \$8000 grant from the PCYC, and the Company provided resources to coordinate the program.

- The program incorporated three workshops that taught an activity of interest with the intention of hosting a 'Community Holiday Fun Day' at the end of January to bring the students together to display their new skills.

- Activities included cooking, music, sport, dried fruit making, make up, jewellery and woodwork.

The **Community Bank®** Company has joined the Mareeba Youth Consultancy Group to assist with developing further youth projects in both Mareeba and Dimbulah.

## Health Care Services – Dimbulah

Improving health care services in Dimbulah is a project that requires significant logistical research, analysis of the impact of current health providers, and investigation of the financial viability of increasing these services.

The Board is working through the investigative components of this project which will take some time to complete, due to the number of stakeholders that need to be consulted and the complexity of the task.

## Aged Care

Aged Care is a challenging issue for all communities. The Tablelands Regional Council, Advance Cairns and Tablelands Futures Group have already undertaken significant investigations into this. The role of the **Community Bank®** Company will be to support any initiatives that are forthcoming and to help facilitate the project in the long term.



## Bendigo Bank – the fairest of them all

Choice has named Bendigo Bank as one of the fairest credit card providers in Australia. More than 20 financial institutions were surveyed, considering interest rates, fees and how interest is applied to outstanding balances. It found Bendigo Bank had a suite of credit cards that did the right thing by its customers.

Mareeba **Community Bank**<sup>®</sup> Branch Manager Stephen Gear said the results were pleasing, but not surprising.

“Our entire business is customer focussed, and we attempt to exceed customer expectations every day,” Mr Gear said.

“We do this through understanding our customer service, but also by providing banking products that are straightforward,

easy to understand and ensure prosperity for both the customer and the bank.

“We believe our customers should be treated fairly and our credit card terms and conditions reflect that belief.”

Bendigo Bank also looks at ways its banking products can benefit the wider community.

For more information of Bendigo Bank credit cards go to [www.bendigobank.com.au](http://www.bendigobank.com.au) or visit our local branches at Mareeba or Dimbulah.

## Sponsorships

Dave the Dinosaur – Chillagoe	Mareeba Ambulance Committee Xmas Fair
4AM Breakfast with Santa	Mareeba Rotary Carols by Candlelight
St Anthony's School Xmas Fair	Dimbulah Bowls Club Tournament
Fashions in the Fied – Mareeba Turf Club	Agricultural Show – Mareeba
Relay for Life – Gold Sponsor	Chamber of Commerce – Corporate Partner



▲ Dimbulah Branch Manager, Ann-Maree Zugno presenting the Fashions of the Field prizes.

## Make tax time less taxing

### With a Bendigo Farm Management Deposit

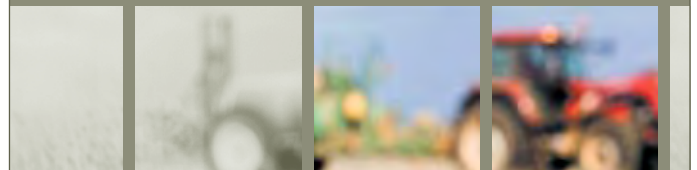


A Bendigo Farm Management Deposit Account is an effective tax management tool – that allows you to earn a fixed or variable interest rate on your pre-tax income.

You can then set aside income from the good years, for those times when you need it most.

To find out more about the Bendigo Farm Management Deposit Account, and our competitive rates, visit [www.bendigobank.com.au](http://www.bendigobank.com.au) or call into 94 Byrnes Street, Mareeba, phone 4092 2099 or 31-33 Raleigh Street, Dimbulah, phone 4093 5266.

Information in this advertisement is current at 1 June 2008 and is subject to change without notice. We suggest you seek taxation advice when considering if this account is right for you. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. Product issued by Elders Rural Bank Ltd. ABN 74 083 938 416. AFSL 238042 and distributed by Bendigo and Adelaide Bank Limited. Bendigo and Adelaide Bank Limited receives a commission of up to 0.5% of the average balance. (105632-v1) (23/02/2010)



Mareeba and Dimbulah **Community Bank**<sup>®</sup> branches

BMPNLO110 (04/03/10)

Mareeba **Community Bank**<sup>®</sup> Branch,  
94 Byrnes Street,  
Mareeba QLD 4880  
Phone: 4092 2099

Website: [www.bendigobank.com.au](http://www.bendigobank.com.au)

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

Dimbulah **Community Bank**<sup>®</sup> Branch,  
31-33 Raleigh Street,  
Dimbulah QLD 4871  
Phone: 4093 5266

Website: [www.bendigobank.com.au](http://www.bendigobank.com.au)

Opening hours:  
Monday to Friday 9.00am – 5.00pm.

### Mareeba and Dimbulah Financial Services Limited

94 Byrnes Street, Mareeba QLD 4880

ABN: 53 115 503 930

**Chairman:** Lex Starmer.

**Directors:** Gilbert Teitzel, Evan McGrath,  
Graeme Ford, Wilfrid Ron Blundell,  
Frank De Iacovo, Cheryl Tonkin,  
Patrick Freney, Edward Balzarolo,