

Newsletter

September 2006

Forging ahead

"Mt Evelyn **Community Bank**® Branch investing in our community through excellence, equality, integrity, loyalty, respect and trust"

Our locally owned **Community Bank**® branch of the Bendigo Bank has forged ahead in just over four years to reach \$72 million in banking business and more than 4,700 accounts in personal and business banking. This achievement is due to the incredible support shown by our customers.

You pledged your support and since 2002 we now have:

- Fully community owned bank premises
- Paid **Community Bank**® Shareholders' first dividend
- Established Lead On youth program in Mount Evelyn
- Sponsored community groups and events, including:
 - Business awards night for local traders
 - Pre-schools and primary schools
 - Neighbourhood Watch
 - St John's Ambulance
 - Sporting clubs
 - RSL
 - Scouts and Guides
 - And many others

**Today I did something for
the good of the community.
I did all my banking.**

When it comes to benefits for our community and for me, **Community Bank**® branches have several strong points:

- Face-to-face service from friendly, local staff.
- Opening hours that suit me better.
- The full range of banking products and services.
- More money stays in my area because our shared profits are used to help our community's future.

You can now do all your banking at Shop 2, 35-39 Wray Crescent, Mt Evelyn or phone 9737 1833. We are open Monday to Friday 9.00am - 5.00pm and Saturday 9.00am - 12 noon.

Mt Evelyn
Community Bank® Branch **Bendigo Bank**



Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550.
ABN 11 068 049 178. AFSL 237879. (bb26447-v2) (13/09/2006)

Message from the Chairman

As our bank continues to grow and prosper, the Board of Directors, Branch Manager David Watt and staff are continually looking at ways to not only maintain an excellent level of service to our customers, but to also give significant support and make contributions to our community.

Since opening in May 2002, we have not only rewarded our shareholders with dividends, but also given many thousands of dollars in the form of grants and sponsorships to numerous groups and organisations from all areas of the community.

A current initiative we have under way is providing \$5,000 for a Youth Driver Training Program. We will be assisting Year ten students to gain invaluable driving experience and class room courses, as a means of reducing road trauma.

This is an excellent example of how our branch can assist our own community.

Among many other initiatives we are undertaking is supporting Life Education Victoria, where the focus is to deliver high quality drug and health education programs for primary and secondary school students.

We are also in the process of listing our bank on the Bendigo Stock Exchange. This will make our Company and share value far more transparent to our shareholders and the community in general.

At the time of writing, our bank has in excess of \$72 million in banking business and more than 4,700 accounts.

If you are not already banking with us, then please call us on 9737 1833 and enquire how we can help you.

Remember, the more the community supports us, the more we can support the community.

If you have any ideas how our branch can assist our community, please do not hesitate to contact me.

Allan Grundy
Chairman



**Board of Directors, Mt Evelyn & Districts Financial Services Limited,
20 Kemp Avenue, Mt Evelyn, VIC 3796**

Alan Grundy (Chairman), Albert Buitenhuis (Secretary), Margaret Sank (Treasurer),
Arch Carswell, Brian Hewett, Craig Keithley, Jillian Rule and Janette Simmons

Our branch support our youth through the Lead On program

Youth newspaper

Through the new youth newspaper called Youth ATM (At The Moment), local teens now have a source to use to find our important issues and events that relate to them.

The paper allows young people to gain experience as journalists, editors, artists and photographers, and teaches them important skills like leadership and responsibility.

Any young person from across the shire can write in and have their article placed in an issue of the paper. Every edition is entirely designed, written, edited, drawn, created and organised by young people of the community.

About 10,000 copies are produced and distributed to the schools in the shire and it is also a supplement in the local newspaper called the M2.

This entire project is funded by advertising, donations and grants and so we are constantly looking for supporters.

Mt Evelyn **Community Bank**® Branch has been a significant supporter of the project and it would not have been able to continue if not for this support. We look forward to working with Lead On in the future.

For more information phone 9736 3091, or email yatm@yatm-newspaper.org.au

Teaching our children to save - pre-school donation program

Knowing the endless effort that is required by volunteers in raising much needed funds for purchasing equipment for local pre-schools, Mt Evelyn **Community Bank**® Branch introduced a

pre-school donation program that assists our local pre-schools.

Mt Evelyn Memorial Pre-School, Joy Ave Pre-School and Dandenong Ranges Montessori Pre-School each received a cheque donation of \$500.

We believe establishing a good saving pattern at an early age is an advantage to all children.

In order to set a suitable example, the Mount Evelyn **Community Bank**® offered all pre-school children a \$2.00 Bendigo Bank Piggy Bank Account with a free Piggy Money Box.

Each child that holds a Piggy Account also receives a birthday card and gift each year on their birthday.

This donated bank account program will be on going in future years, and we will offer it to all students at local pre-schools that support our Mt Evelyn **Community Bank**® Branch, a generous donation to assist with their very important work.

**For more information please call into
Shop 2, 35 - 39 Wray Crescent,
Mt Evelyn
or phone (03) 9737 1833**

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

School Banking



The students of your Primary School now have the opportunity to participate in school banking.

Give your child the chance to save for the future. Call into the bank and open a Bendigo Piggy Bank Passbook Account for your child to collect a "Piggy Money Box".

An alternative for the older children is the Bendigo Achiever Account.

Please bring with you your child's birth

certificate or letter from your school.

A Product Disclosure Statement ("PDS") for this product is available from your nearest Bendigo Bank branch or online at www.bendigobank.com.au. You should obtain a PDS and consider it before making a decision whether to acquire or continue to hold this product.

For more information call into Shop 2, 35-39 Wray Crescent, Mt Evelyn or phone 9737 1833.

Mt Evelyn Community Bank® Branch  **Bendigo Bank**

The parent or guardian will need to satisfy the criteria for the 100 point check. These products are issued by Bendigo Bank Limited. You should consider whether these products are appropriate for you. This information is provided by Bendigo Bank Limited and Mt Evelyn & Districts Financial Services Limited. If you want to contact us or have any concerns about our services you can phone Bendigo Bank Limited 7 days a week on 1300 366 666 or contact Mt Evelyn & Districts Financial Services Limited, 20 Kemp Avenue, Mt Evelyn, VIC 3796 or phone (03) 9737 1833. Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (26805-v3) 25/09/2006