

# NewsLetter

August 2007

## Exciting times in Pinjarra?

A contradiction of terms? Not at all!

Our community is growing at a pace rarely, if ever experienced before. New commercial, industrial and residential development can be seen at every turn. As always, this progress brings with it new responsibilities, challenges and opportunities.

The Board recognised this and having conducted due diligence are now fully committed to relocating your branch into Pinjarra Junction, our new shopping centre, by July 2008. We have secured a prime site, and larger premises with George Street frontage.

This positive move will secure our branch in the heart of town, but has only been made possible because of the ongoing support of our customers, shareholders and excellent staff.

Speaking of staff, we have recently said farewell to Lynette Oliver and welcomed Elizabeth and Amanda to our staff team. We have also lost the Board services of Jeff McDonnell who has moved to pastures new.

We are still positive towards the Waroona project and now need that community to work with us to make this project possible. We are conducting a three-month promotion in that shire to secure the support for a full sub-branch, so please help us to help your local community grow.

Grant, sponsorship and donation applications continue to outstrip available funds; however rest assured that every application is judged on its merit and against our established criteria.

In the past year we have provided in excess of \$50,000 funding to a diverse range of community groups and projects.

Exciting times indeed!

**Mike Faro**

**On behalf of the Board of Directors**



(From left to right) Elizabeth (CSO), Donna (Branch Manager), Renae (CSM), Debbie (CSO), Louise (CRO) and Amanda (CSO).

## From the Branch Manager

You might have noticed there have been a few staff changes in the branch over the last six months.

Lynette Oliver resigned and two new Customer Service Officers - Amanda Kaufman and Elizabeth Edwards - were employed.

Amanda and Elizabeth are still under going training but are developing their skills quickly.

At the same time as Amanda and Elizabeth came on board, Louise Rice, an existing Customer Service Officer, was promoted as our Customer Relationship Officer. This position was developed to further increase our high level of customer service.

Whilst the changing of staff is often a tumultuous time, I am pleased to advise that our high customer service level has been maintained.

We continue to achieve our monthly budgeted profit, and look forward to maintaining this in the new financial year.

Further information on our financial performance will be provided by myself and the Chairman Malcolm Kentish in our annual report, which will be available in the coming months.

I look forward to seeing you all in the branch.

**Donna Olney**  
**Branch Manager**

**Board of Directors, Pinjarra Community Financial Services Limited,**  
**PO Box 108, Pinjarra, WA 6208**

Malcolm Kentish (Chairperson), Noel Nancarrow (Vice Chairperson), Monica Birmingham (Secretary/Treasurer), Mike Faro, Nola Edwards, Evelyn Stagg, Ernest Hiddlestone, Brian Morrell.

## Local sponsorship/ donations

During the 2006/07 financial year, Pinjarra **Community Bank**® Branch has provided in excess of \$50,000 funding to local community groups and projects. Some of those to benefit include Pinjarra Waroona Youthcare, Pinjarra & Waroona Volunteer Fire Brigades, Shire of Murray Bushfire Appeal, Pinjarra SES, Pinjarra St Johns Ambulance, Green Corps, Beddingfield Pinjarra and Community Enterprise™ Foundation.

## Share registry

The share registry of Pinjarra Community Financial Services Limited is now maintained by Computershare, their contact details are as follows:

**Mailing Address:** The Essential Registry Team

Computershare Investor Services  
GPO Box 2975  
Melbourne VIC 3001

**Phone:** 1300 137 328

**Fax:** 1300 137341 or 03 94732563

**Email:** [essential.registry@computershare.com.au](mailto:essential.registry@computershare.com.au)

**Website:** [www.computershare.com](http://www.computershare.com)

**Location:** Yarra Falls, 452 Johnston Street  
Abbotsford, VIC 3067

Forms for all shareholder change of details are located at the Computershare website.

## Now we're listening to your Health Cover needs.

### Bendigo Health Cover.

At the Bendigo we've always been looking out for your financial wellbeing. The good news is we're now listening to your health cover needs as well.

And just like every product available through the Bendigo, when you choose Bendigo Health Cover you can expect great service and value for money.

Plus, you'll get the care you want, when you want it – and your choice of doctor and hospital.

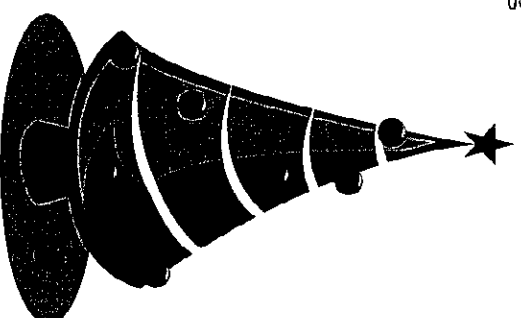
So if you want someone who'll listen to your health cover needs, drop in and see us at 7c George Street, Pinjarra or call 9531 4470.

  
**Pinjarra  
Community Bank® Branch Bendigo Bank**

Bendigo Health Cover is issued by Australian Unity Health Limited, ABN 13 078 722 568, a Registered Health Insurance Benefits Organisation, 114 Albert Road, South Melbourne, VIC 3205, Bendigo Bank Limited, The Bendigo Centre, Bendigo, VIC 3550, ABN 11 068 049 178. (S15903)(08/07)

## Christmas in July

As you may have seen, we have been running a draw to win a 'Christmas in July' hamper for those customers who have requested a CGU insurance quote from us. We are pleased to announce that the winner of the draw is Debbie Gundry of Pinjarra. Congratulations!.



**For more information please call into**

**7c George Street, Pinjarra  
or phone 9531 4470**

**We are open:**

**Monday to Friday 9.00am - 5.00pm  
Saturday 9.00am - 12 noon**

**Pinjarra Community Bank® Branch**  **Bendigo Bank**



**Pinjarra**  
**Community Financial Services Limited**      **Bendigo Bank**

30<sup>th</sup> August 2007

Dear Shareholder

**Bendigo Bank proposes merger with Adelaide Bank**

As you are probably aware, Adelaide Bank and Bendigo Bank recently announced their intention to merge.

As a shareholder of Pinjarra Community Financial Services Limited, I would like to assure you of the merits of this proposal in relation to our company's future.

Most importantly for our community, this merger secures Bendigo Bank's unique customer and community based banking strategy.

Bendigo and Adelaide banks have agreed the **Community Bank**<sup>®</sup> model will continue to grow and prosper under the merged group, and that new company-owned and **Community Bank**<sup>®</sup> branches will continue to open. Bendigo Bank has affirmed this to your Directors in writing.

The Bendigo Bank brand will be retained, customers' accounts will not change and the same friendly faces will be at our 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 additional ATMs. Over time, new products and services will follow.

Bendigo Bank Managing Director Rob Hunt, whose vision was the driving force behind the **Community Bank**<sup>®</sup> model, would lead the merged group.

This merger still has a number of steps to go through – it is conditional on Adelaide shareholder approval in November, other regulatory and court approvals, and other conditions. Implementation is then expected to take a number of months.

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

To share your views, or to find out more information, you can visit [www.bendigobank.com.au](http://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.

And remember, it is business as usual for our Board of Directors and our branch team – we will continue our commitment to Pinjarra and to our local customers.

We are excited by the prospects for this merger and look forward to bringing you more news on this proposal.

Yours sincerely

**MALCOLM KENTISH**  
**CHAIRMAN**

**PINJARRA COMMUNITY FINANCIAL SERVICES LIMITED**

All correspondence addressed to:  
Pinjarra Community Financial Services Limited  
7C George Street, Pinjarra, WA 6208  
Pinjarra Community Financial Services Limited ABN 31 097 389 547  
Franchisee of Bendigo Bank Limited Fountain Court, Bendigo, VIC 3550  
ABN 11 068 049 178. AFSL No. 237 879.