



Steady progress has been made at both Rockingham and Port Kennedy **Community Bank®** branches, albeit that the competition for business by all financial institutions has been fierce. We now have a combined book between Rockingham and Port Kennedy of over \$100 million and expect Port Kennedy to move into profit within three years. This will be a significant event as shareholders enjoy dividends from both facilities.

I would again like to thank Branch Manager, Steve Crotty and his team for the continued wonderful service they provide to our customers and it is through their skill and dedication and the banking business of our customers that the future of the Rockingham and Port Kennedy **Community Bank®** branches are assured.

Len Sheedy
Chairman

A word from our Branch Manager

We are happy to have both Rockingham & Port Kennedy **Community Bank®** branches with a full compliment of staff. It is pleasing to have everyone in place as this allows us to provide the best customer service as well as have time to discuss customer needs in a relaxed manner. It is important for our customers to be aware that we have a Manager in each of our branches, along with a Customer Relationship Officer also in support. This is in addition to our frontline teller staff.

At Rockingham **Community Bank®** Branch, we have Allison Jack as the Manager and at Port Kennedy we have Nichola Atkinson as the Manager.

One thing I'd like our customers to know is that Allison, Nichola and myself are very happy to come out and address any groups on banking and associated services as well as look at our community point of difference.

Overall, its great to say that in terms of staffing and structure, we're in a great position to take advantage of a hopefully improving economy.

Steve Crotty
Branch Manager
Rockingham & Port Kennedy
Community Bank® branches



Notice of AGM

Date: Wednesday

16 November 2011

Venue: Rockingham RAMS
Football Club, Anniversary
Park

Time: 5.30 pm start

Rockingham Community Financial Services Limited

Shop 1, 1-3 Kent Street, Rockingham WA 6168

ABN 69 102 349 655

www.bendigobank.com.au/rockingham

Our shareholders and our branches

An overall analysis of Bendigo Bank accounts shows that just 25% of **Community Bank**[®] branch shareholders actually bank with Bendigo Bank. The proportion of shareholders of Rockingham Community Financial Services (RCFS) that bank at either our Rockingham or Port Kennedy **Community Bank**[®] branches is about the same.

Our Board is curious as to why so many of our shareholders trust us with the cash to invest and maximise returns but do not trust

us with their banking needs, which in turn achieves our primary goal of supporting local community and shareholder value and returns.

RCFS has 477 shareholders and if only 25% of these are Bendigo Bank customers, there are nearly 360 of them who use other banks for their needs. If the majority of those 360 shareholders made use of the great products and services on offer at either Rockingham or Port Kennedy **Community Bank**[®] branches, RCFS would earn additional revenue

that would be used to support Rockingham and Port Kennedy by way of additional employment, services, community support and additional return to shareholders.

The support that shareholders have given is really appreciated by the Board. All shareholders are urged to consider making greater use of our **Community Bank**[®] branches for their needs and assist us all in the achieving our common goals.

Dave Cashman
Company Accountant

In our communities: The Rockingham Men's Shed

Rockingham & Port Kennedy **Community Bank**[®] branches are proud to be great supporters of the Rockingham Community Shed for Men. The Men's Shed project was initiated and led by Directors on our Board who are passionate about the cause.

The shed is located on Anniversary Park and has a membership of almost 70 men. The shed was constructed and equipped through successful grant applications from the City of Rockingham, Lottery West and the Federal Department of Veterans' Affairs.

The shed exists for the benefit of older and retired men from Rockingham and is a great success. Open each week day from 9 am to 4 pm, the shed provides a place for men to meet and make friends and to engage in personal and shed projects using the extensive array of woodwork and metalwork machinery and tools.

The Board are delighted with the success of the shed and the contribution it is making to the maintenance and improvement of the mental health of retired Rockingham men.



Sea Rescue Group Welcomes Sponsorship



The Rockingham Volunteer Sea Rescue Group has welcomed the sponsorship it has recently received from the board of Rockingham & Port Kennedy **Community Bank**[®] branches. The \$3,000 contribution will support the group in its vital operations.

Rockingham is one of Western Australia's primary aquatic centres and is very much a boating city. With so many of our residents and the huge number of people from other areas in the metropolitan area using our superb waterways maritime safety is hugely important.

The volunteers have overseen the safety of Rockingham's waterways for many years but as a voluntary organisation is reliant on the support from government and other groups. The support from the local Rockingham & Port Kennedy **Community Bank**[®] branches illustrates that they, too, are an important contributor to the Rockingham community.

In our communities: Local teens challenged on improving their community

Local teens challenged on improving their community

For the last three years the Board of Rockingham & Port Kennedy **Community Bank**[®] branches have been running a competition with the local high schools. The competition challenges students to come up with ideas on 'how they would improve their community.'

This year saw hundreds of students take part in the competition with winners from each high school taking home a \$500 Bendigo Bank Savings Account and the ultimate overall winner receiving a further \$1,000 for their efforts.

The Rockingham City Council are strong supporters of this competition and have taken the student's ideas back to the council for consideration with a number of them being embraced in their planning for community well-being.

Rockingham & Port Kennedy **Community Bank**[®] branches are also involved in a number of other projects and awards for schools in the Rockingham area.



Mayor Barry Sammels, winners of the Schools' Competition Ashley-Marie Walters and Jamie-Lea Tunbridge, and Chairman Len Sheedy.

Our staff scoop up Bendigo Bank awards

Over 2010 and 2011 staff from both Rockingham and Port Kennedy **Community Bank**[®] branches have been awarded with 'Being the Bendigo' Awards for outstanding customer service. The Directors of the Board were thrilled to see the efforts of our staff recognised and extend their congratulations.



Nichola Atkinson: Nichola won her award in February 2010 for Port Kennedy **Community Bank**[®] Branch and represented WA in the Australian 'Being the Bendigo' Awards

that were held in Bendigo in August 2010. Nichola was nominated for the tremendous service she provided a new customer of the branch in helping them understand the various banking

accounts available, along with other products such as insurance and financial planning that may assist them.

Hazel Morgan: Hazel was our second winner of the 'Being The Bendigo' award in January 2011 at the Rockingham **Community Bank**[®] Branch. Hazel was recognised for her excellent discussion with a customer regarding an investment deposit that resulted in the customer being referred for an appointment with Bendigo Bank's Financial Planner.



Hazel Morgan. Photo courtesy of Sound Telegraph.

The subsequent talk with the planner resulted in a more suitable long term investment being made on the customer's behalf.

Allison Jack: Allison won the 'Being The Bendigo' award in February 2011 for the Rockingham **Community Bank**[®] Branch. Allison had a great conversation

with a customer that had already received some advice from his employer's Financial Planner. In offering a second opinion with our own planner the customer liked what he heard and subsequently took out a retirement plan with the funds invested long term with the bank.



Allison Jack.

Staff profile - Allison Ball, Customer Service Officer at Rockingham



Allison Ball.

Family Members: I have a husband and two grown children aged 33 and 30, and two beautiful grandchildren aged 4 and 2. I spend my day off every week with them and it includes Fairy Dancing classes and a visit to with great grandma aged 94. Mum says if she were 90 years younger, she would love to go to fairy

dancing too! We take her grocery shopping and Amelia is always rewarded with lollies at Great Grandma's! Hopefully a big overseas trip is on the cards next year with my husband coming up for long service leave.

How long have you worked at the branch? I commenced working for Rockingham **Community Branch®** Branch in October 2009 and I am enjoying the experience very much.

Previous job? I had worked at ANZ Bank for a total of 23 years and it was a big decision to change to a **Community Branch®** branch, but one I should have made years ago!

What do you enjoy most about working at Rockingham Community Branch® Branch? I heard all the recommendations from four former work colleagues who had made the change a few years earlier and beckoned for me to join them. It is wonderful to be working with them all again.

Hobbies: Ballroom dancing and spending time with the grandchildren.

Favourite sporting teams: I am an avid West Coast Eagles follower. I watch the game every week with a group of my like-minded footy friends.

Favourite place visited: That's easy...Austria! It looks just like the picture postcards that you see. Of course I haven't seen Switzerland yet, but that's on my list of places to visit next. I have enjoyed visiting many countries; Alaska, Canada, Italy, Croatia, Turkey, Greece and Greek Islands, Austria, Germany,

New Zealand, Thailand, Malaysia, Singapore, Hong Kong and the South Pacific.

Other interesting stuff about Allison: I have lived in the area all my life, and watched the growth of Rockingham from a little sea-side village to a large thriving community. It still has that 'small town' feeling though. My parents moved to this area in the 50's from the goldfields and with a large family of six children took the risk to start up the first drapery shop in Rockingham/Kwinana, Newman's Family Traders, which humble beginnings were selling goods from the back of my father's station wagon. My school days were at the Sacred Heart Convent at Point peron run by the Catholic nuns with just a mere three classrooms. We were right on the beachfront and got to go swimming at lunchtimes and the tide would come up so high in winter, that the classrooms were threatened with flooding.



Find out how you will feel at home with a Bendigo Bank loan. Drop into your local branch and let us welcome you to a bank where you'll feel at home.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. Credit Reg No. 359598 (139690_v3) (30/08/2011)

Rockingham & Port Kennedy
Community Bank® branches



Watch the **Community Bank®** story at
www.bendigobank.com.au/snapshots

U can find our branches at...

Rockingham – Shop 1, 1-3 Kent Street, Rockingham WA 6168 Phone: (08) 9528 6377 Website: www.bendigobank.com.au/rockingham
Open Monday to Friday 9.00am – 5.00pm and Saturday 9am – 5pm

Port Kennedy – Shop 7, 397 Warnbro Sound Avenue, Port Kennedy WA 6172 Phone: (08) 9524 5255
Website: www.bendigobank.com.au/portkenedy Open Monday to Friday 9.00am – 5.00pm and Saturday 9am – 5pm.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0297 (29/09/11)

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