

Newsletter

April 2006

News from the Chairman

Community Bank® open for business

Congratulations to Rosewood & District Financial Services Ltd shareholders. Rosewood & District **Community Bank®** Branch of Bendigo Bank opened for business in new shop front premises at 30A John Street Rosewood on Monday, 5 December 2005. Despite Friday 9 December, 2005 being a very hot day, the official opening was well attended by members of our community.

Share Certificate

Late in January 2006, Share Certificates were mailed out to shareholders. Should you or your family and friends still be interested in purchasing further shares at \$1.00 each in Rosewood & District Financial Services Ltd, please contact branch manager, Amy Wolens, for an application form. Shares can

be purchased until 5 October 2006. I am pleased to report that the Company listed on the Bendigo Stock Exchange (BSX) in February 2006.

AGM

The first Annual General Meeting for shareholders of Rosewood & District Financial Services Ltd will be held on Monday 20 November 2006 at 10.00am. The venue is still to be chosen. We will advise shareholders closer to the date.

Board Members

It is my pleasure to introduce the 10 directors of your company, as per the below photograph.

Clyde Nicoll



**Board of Directors, Rosewood & District Financial Services Ltd,
30A John Street, Rosewood, Qld 4340**

Back from left – Brian Nash, Ken Savage, Kate Lenihan, Ivan Schindler, Katherine Price and Stuart Ross.
Front from left – Eirys Heit (Treasurer), Alan Price (Deputy Chairman), Clyde Nicoll (Chairman) and Melissa McGeary (Secretary).

Manager's report

Welcome to the first edition of the Rosewood & District **Community Bank**[®] Company shareholder newsletter. We did it!

On 5 December 2005 we opened the doors to our brand new branch. Existing customers have not only commented on the change to the premises but also the addition of two new friendly faces to our team. If you haven't already had the pleasure of meeting my team I have taken this opportunity to introduce us.

Michelle Ryan is our full-time Customer Service Officer. She has worked with Bendigo Bank for the past three years. Previous to this she worked at the Amberley RAAF Base.

Charmaine Jeffreys has been a familiar face to customers for almost two years. Prior to her role in the branch, Charmaine worked behind the scenes in various administration roles within Bendigo Bank.

Annie Knight is one of our new faces. With two young children she has recently entered back into the workforce, via your **Community Bank**[®] branch. Annie has previous banking experience working for Warwick Credit Union.

Julie Barram, a local Rosewood resident, also commenced employment with us when we opened. Many of you may remember Julie from the branch when it was operating as First Provincial Building Society.

Last but not least is your branch manager, Amy Wolens. I have been working with Bendigo Bank for almost 12 years. I have had extensive experience in lending and branch issues. I feel privileged to be the Manager

of your **Community Bank**[®] branch. My aim is to continue to provide the high level of customer service you have come to expect from your branch and, as a result, ensure that our community branch reaches a level of profitability as soon as possible.

We have happily settled into our new branch and our first quarter of business flew by. I am happy to report support to date has exceeded my expectations. January and February saw record months for new business written through our branch. While we are currently performing well it is important to remember the more people who do their banking with our branch the sooner we will return a profit and be able to contribute funds back into Rosewood & District. During January we endeavoured to contact as many of our shareholders as possible by telephone to welcome and thank you for your support to date. As shareholders, your business is particularly valuable to us as you are owners of this company.

With the support of our team of experts we can offer a full range of banking services including Agribusiness, Business Banking and Financial Planning. We have the time and knowledge to ensure that your Bendigo Bank experience is a rewarding and productive one.

I look forward to working with you all closer in the future. Once again if you haven't already visited the branch you helped to create, we look forward to meeting you soon.

Amy Wolens, Branch Manager

Staff



Amy



Annie



Michelle



Charmaine



Julie

Community Bank® Products & Services evening a success

Rosewood, Tuesday 28 March 2006:
A successful products and services information evening was held in Rosewood last Tuesday for people ready to make the shift to their new **Community Bank®** branch which opened for business on 5 December 2005.

The night, which was attended by over a dozen locals, provided all the information required to begin banking with their locally owned bank branch.

Speakers for the evening were the newly appointed branch manager Amy Wolens, Financial Advisor Ralph Breaden, Agribusiness Manager John McMahon, Business Banking Manager Phil Padget, and Community Sector Banking Manager Tony Wilshire.

Branch manager Amy Wolens introduced the Bendigo Bank team of speakers who are all experts in their fields.

Information was also available on the complete range of products and services offered by the Rosewood **Community Bank®** Branch of Bendigo Bank.

"It was a great opportunity to discuss available products and services at the session, or alternatively, make an appointment for a private in-depth discussion.

"We have had such strong support from the Rosewood community since our branch opened in December with local residents, traders and business people already taking the time to find out about what our branch has to offer and transferring their banking business.

"We will be looking at continuing the education process of what products and services Rosewood **Community Bank®** Branch will provide," Ms Wolens said.

Rosewood & District **Community Bank®** Chairman Clyde Nicoll thanked the speakers and community members who attended the evening and invited everyone to stay on for supper.

"I urge the people of Rosewood who support our community to bank with their new **Community Bank®** branch and help to grow the business."

Rosewood & District **Community Bank®** Branch is located at 30A John Street, Rosewood and is open from 9am to 5pm Monday to Friday and 9am to noon on Saturdays.

Inquiries: Amy Wolens 5464 2503

**For more information please call into
30A John Street, Rosewood
or phone (07) 5464 2503**

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

Rosewood **Community Bank®** Branch  **Bendigo Bank**

Bank with us and everybody benefits.

At Bendigo Bank we offer a complete range of banking products and services, one-to-one personal service and a commitment to actively participate in the communities we serve.

Equally, we aim to build long-term relationships and make a contribution that counts. It means we get involved in activities at a local level, therefore supporting many local organisations.

So for home loans, personal loans, savings and investments, business banking, phone and e-banking, we are here to help you.

These products are issued by Bendigo Bank Limited. You should obtain a copy of the Product Disclosure Statement ("PDS") or terms and conditions and consider them before deciding whether to acquire or continue to hold any of our financial products. These are available from your nearest Bendigo Bank branch or online at www.bendigobank.com.au.

For more information call into 30a John Street, Rosewood or phone 5464 2503.

Rosewood & District
Community Bank[®] Branch Bendigo Bank

All loans are subject to the Bank's normal lending criteria. These products are issued by Bendigo Bank Limited. This information is provided by Bendigo Bank Limited and Rosewood & District 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 Rosewood & District Financial Services Limited, 30a John Street, Rosewood, QLD 4340 or phone 5464 2503. Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (bb21141-v1) (11/04/2006)