



## A word from the Chair.

Welcome to this edition of our newsletter to customers and shareholders. I am pleased to advise that all three of our sites, Ferntree Gully, Rowville and Caribbean, are doing well providing banking services to our local community.

We welcome back staff Tina Doran, Customer Relationship Manager based out of our Ferntree Gully **Community Bank**<sup>®</sup> Branch, and Rebecca Sellars, Customer Relationship Officer based out of our Caribbean Park Business Centre (cashless) branch. Both bring back with them experience from having worked at other bank sites. We also welcome to our staff, Tarryn Bunevicius, Customer Service Officer currently located at our Rowville **Community Bank**<sup>®</sup> Branch.

I am pleased to advise the appointment of two Directors to the Board, Coral Page, and Hurtle Lupton. Coral runs a successful Taxation and Business planning company and is joining our financial committee. Hurtle is returning after a two year break and almost needs no introduction having served as our Chair and on the marketing committee for many years. We will benefit greatly from both Coral's and Hurtle's extensive experience.

For our shareholders, our AGM will be held on the morning of Saturday 24 November at 10.30am. This is to align with the Ferntree Gully Village Fair, 10.00am – 2.00pm. Please note this is also the date of the State Election. So why not make a day of it.

Thank you to all customers, staff, and shareholders for our ongoing success within the community. Please enjoy the Spring weather.

**Etienne Clauw**  
Chair

## Annual General Meeting.

The Annual General Meeting is fast approaching. It will be held at the Masonic Lodge, 111 Station Street, Ferntree Gully on the Saturday 24 November 2018 at 10.30am.

The meeting is a yearly gathering for our company's shareholders and Board. This is a great opportunity for our shareholders to interact and get involve through voting on current issues and ideas for the Knox **Community Bank**<sup>®</sup> Group.

## Opening hours.

Just a reminder to all our customers, our branch opening hours have changed as of 1 October 2018.

Fern Tree Gully **Community Bank**<sup>®</sup> Branch is open 9.30am – 5.00pm Monday to Friday. The branch is also open Saturday 9.00am – 12 noon and is closed on Sundays.

The Rowville **Community Bank**<sup>®</sup> Branch is open 9.30am – 5.00pm Monday to Friday and closed on weekends.

Our new **Caribbean Park Business Centre (cashless) branch** is open 9.30am – 5.00am Monday to Friday and closed on weekends.

Knox Community Financial Services Ltd  
67 Station Street, Fern Tree Gully VIC 3156 ABN 88 093 823 708  
**Directors:** Etienne Clauw (Chair), Des Higginbotham, Tony Holland, John Surridge (Treasurer / Secretary), Phillip Reibelt, Richard Best, Coral Page, Hurtle Lupton.

## Giving tree.

As in previous years, both Fern Tree Gully and Rowville **Community Bank®** branches will be collection points for local charities, Foothills Community Care and Rowville Baptist Care.

The tree will be in our branches as of the start of December, if you would like to donate a Christmas gift or non-perishable food item for someone local who is in need, drop into a branch and leave your donation under the tree.

This year the Knox Community has contributed over \$8,000 in donations to the Foothill Community Care, this funding goes towards helping purchase food and supplies to help feed numerous people in the community who have fallen on hard times. In the past 10 years Foothills has served over 27,000 meals with the help of over 200 volunteers. The giving tree is an opportunity for anyone to drop in and give to those in need over the Christmas period.



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Drop into your nearest branch at Fern Tree Gully - 9756 0332, Rowville - 9755 8611 or Caribbean Park - 9753 2816 to find out more.



Fern Tree Gully and Rowville **Community Bank®** branches and Caribbean Park branch

Terms, conditions, fees and charges apply. All information is correct as at 1 July 2018 and is subject to change. Full details available on application. Lending criteria apply. \*Interest rate is current as at 1 July 2018. Rates and fees are subject to change. The comparison rate displayed is calculated for a Residential Variable Rate, Owner Occupied, Principal and Interest loan based on an amount of \$150,000. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Offer is available to customers with new Owner Occupied, Principal and Interest home loans above \$150,000 with a loan to valuation ratio of up to 80%, and three additional or complimentary products taken as part of the Connect Package. Complementary products cannot be from the same product type. Offer ends on 31 December 2018. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. #To be eligible to save \$625 on home loan fees, application must be received by 31 December 2018. A new loan must be for External Refinance and/or Purchase and/or Construction for Owner Occupied property. (1205953-1212757-3) (416031\_v1) (16/10/2018)

## Knox Community Bank® Group

**Fern Tree Gully** 67 Station Street, Fern Tree Gully VIC 3156 Phone: 9756 0332

Opening hours: Monday to Friday 9.30am – 5.00pm and Saturday mornings 9.00am – 12 noon

**Rowville** Shop G7, The Corner, Wellington Road, Rowville VIC 3178 Phone: 9755 8611

Opening hours: Monday to Friday 9.30am – 5.00pm

[www.kcbg.com.au](http://www.kcbg.com.au) [facebook.com/bendigobank](https://facebook.com/bendigobank) [twitter.com/bendigobank](https://twitter.com/bendigobank)

**Caribbean Park Business Centre (cashless) branch** Waterman Caribbean, Scoresby VIC 3179 Phone: 9753 2816

Opening hours: Monday to Friday 9.30am – 5.00pm



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

