



Christmas message from the Chairman.



On behalf of the Board of Directors and the staff of the Fern Tree Gully and Rowville **Community Bank**[®] branches, I extend to our customers and supporters our very sincere wishes for a safe and prosperous Christmas. I trust that 2016 will bring health and happiness to you and your loved ones.

During 2015 our company continued to support those organisations that have made positive input into the success we enjoyed during the year.

Knox Community Financial Services Ltd has now provided in excess of \$2.6 million to local organisations since our inception as a small **Community Bank**[®] company only 15 years ago.

We look forward to your continued support in 2016.

Hurtle Lupton OAM JP
Chairman

Calendar competition.

Congratulations to our winners of the calendar competition. Bruce Blyth, Graham Crichton and Kylie Durant all submitted photographic entries that will be used in the 2016 calendar that the **Community Bank**[®] company is producing and will receive prizes. Copies of the calendar will be available to shareholders during the month of December.

Seasons greetings.

From all of us at Fern Tree Gully and Rowville **Community Bank**[®] Branches, best wishes for the holiday season and thank you for your loyalty and support.

Drop into your nearest branch at 67 Station Street, Ferntree Gully, 9756 0332, or The Corner, Wellington Village Rowville or phone 9755 8611.



Bendigo Bank
Bigger than a bank.

Knox **Community Bank**[®] Group

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S53471-12 (283167_v2) (20/11/2015)

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Knox Community Financial Services Ltd 67 Station Street Ferntree Gully VIC 3156 **ABN 88 093 823 708**

Directors: Hurtle Lupton (Chairman), Phillip Reibelt (Secretary), Darren Pearce (Treasurer), Etienne Clauw, Des Higginbotham, Tony Holland, Jeff Somers.

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Rowville branch.

The Rowville **Community Bank**® Branch has now been operating from the new premises within The Corner shopping precinct of Wellington Village for several months. New signage on the exterior of the branch makes it easy to identify if you are driving along Wellington Road. If you haven't yet made a visit there to see the wonderful mural of Bergin's blacksmith shop, make an effort to do so. It is amazing to contrast the difference one hundred years makes to a district. The mural was taken from an image supplied by Knox Historical Society. They have a large catalogue of images that are now digitised thanks to a community grant from the **Community Bank**® company several years ago. The process of digitising and cataloguing the images has taken many months of volunteer hours, but has been well worth the effort. Several historical images from the catalogue will be included in the 2016 calendar.

Community Grants 2016.

This is a reminder that the **Community Bank**® company will be accepting requests for Community Grants in the New Year. Keep your eyes open for advertisements in local community papers and posters in the branches advising opening and closing dates for requests.



AGM report.

This year's Annual General Meeting (AGM) was held at the Ferntree Gully Bowling Club during November. It was also a time of reflection and celebration as it occurred on the 15th anniversary of the **Community Bank**® company opening it's first branch in Ferntree Gully.

Community Bank® company Chairman, Hurtle Lupton reported on the year's finances and activities and guest speaker Mark Nolan, Regional Manager Outer East from Bendigo and Adelaide Bank, presented to shareholders information on changes that will occur in the next year that will affect our **Community Bank**® branches.

Collection points.

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

Knox Community Bank® Group

Fern Tree Gully Community Bank® Branch – 67 Station Street, Ferntree Gully Phone: 9756 0332

Website: kcbg.com.au www.bendigobank.com.au/ferntree_gully

Rowville Community Bank® Branch – Shop G7, 1090 Wellington Road, Rowville Phone: 9755 8611

Website: kcbg.com.au www.bendigobank.com.au/rowville

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



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