



Annual Community Grants.

Each year the Knox **Community Bank**[®] Group gives back to the community via its Community Grant Program. Through a combination of sponsors, donations and grants the Knox **Community Bank**[®] Group has contributed in excess of \$2.75 million.

The money awarded in the past has been utilised to improve sporting facilities, supplying defibrillators to community organisations, funding upgrades to facilities, providing opportunities for the disabled, providing food for the disadvantaged on a regular basis, funding schools and kinders for educational needs, and many other requests submitted by community groups.

Grants are awarded to local organisations. If your organisation could use a little extra funding, application forms for the annual grants provided by the Knox **Community Bank**[®] Group will be available until 7 April from either the Ferntree Gully or Rowville **Community Bank**[®] branches, or download a copy from our website www.kcbg.com.au

Staff awards.

On 23 December the **Community Bank**[®] Group had an award presentation to recognise the work of staff members over the years that have made the **Community Bank**[®] Group what it is. Congratulations to these staff members for their excellent work and commitment to the Knox **Community Bank**[®] Group over the years.

Congratulations to:

Anthony Stokes - 5 years Service Award

Jodi Kennedy – 5 years and 10 years Service Award

Sally Walker - 5 years Service Award

Tina Doran - 5 years Service Award

Tracey Samios – 5 years and 10 years Service Award.



Top row: Anthony Stokes, Jodi Kennedy, Sally Walker.

Bottom row: Tina Doran, Tracy Samios.

All recipients are pictured with Jeff Somers (Chairman).

Chairman's message.

Welcome to the Autumn newsletter. I trust that you have all enjoyed the festive season and the lovely summer weather, even if keeping cool was a challenge on a number of days.

Your Board is not only focussed on delivering good value to shareholders but more importantly it constantly reviews the best way to deliver banking and financial services to its growing number of customers. To this end, there have been a number of staff changes that occurred late in 2016 and our now fully operational.

Tina Leslie, previously the Branch Manager at Ferntree Gully **Community Bank**[®] Branch, has moved into an operational support role assuming responsibility for corporate governance, communication, advertising, financial data management and community engagement. With the departure of John Surridge there was an important gap to fill in our management structure and Tina's new role has incorporated work previously done by John.

Tina operates from the back office at Ferntree Gully **Community Bank**[®] Branch (access via the laneway), and whilst you will no longer see her physical presence in the branch as frequently as in the past, be assured she is working diligently to support the operations of the company.

Mick Spruhan, the Manager at Rowville **Community Bank**[®] Branch, has assumed responsibility for the management of banking operations at both Ferntree Gully and Rowville **Community Bank**[®] branches. This has allowed us to build greater flexibility into our staffing to ensure we meet the needs of our customers. More importantly, it has allowed us to further upskill existing staff to provide enhanced coverage of the ever increasing suite of banking and financial options available through Bendigo Bank. This means more staff with greater product knowledge.

Mick will operate from both branches on an "as needs basis".

Pat Cavanagh has taken up the role of Mobile Business Development Manager. His primary focus is to develop new markets for the business as well as support existing

customers. In particular Pat brings a wealth of knowledge in the Aged Care and Self-Managed Superannuation Fund areas. Pat can be contacted through either branch.

Board Planning Day.

Board members and Managers met on Sunday 5 February for the Annual Planning Day. With the assistance of staff from Bendigo Bank, we were confronted with the rapidly changing face of banking. Mobile devices are now so sophisticated that they can replace many previously manual transactions.

Despite the challenges offered by technological advancements, the Board is committed to offering the highest level of customer service on a face-to-face basis for those who still prefer to transact in this way.

Unlike many of our major competitors we have no plans to alter the layout of our branches so there is only one teller and a "floor walker" (and long queues from my observation).

In the coming year we plan to survey shareholders and community groups to gain a clearer picture of community needs in Ferntree Gully and Rowville. We have distributed a large amount of money over the past years in small community grants but we are also keen to learn about bigger community projects with which we can possibly engage and financially support.

Recognising excellence!

All of our staff members work hard to provide a high quality of service and it is very gratifying when individual customers take time to contact either Bendigo Bank or our branches to offer praise for the efforts of an individual staff member.

Enjoy Autumn. It is possibly the most beautiful time in Melbourne!

Jeff Somers
Chairman

Be part of something bigger.

BIG Bendigo Benefits is an exciting package of products and services designed to benefit Members of Rowville Football Club.

Not only will you receive a great range of discounted rates, waived fees and bonus cover, but our community focus ensures we share part of the profits we make with the communities we're part of.

Drop into your branch at 67 Station Street, Fern Tree Gully or phone 9756 0332 or Shop G7 The Corner, Wellington Road, Rowville or phone 9755 8611 for more details on how BIG Bendigo Benefits can work for you.

 **Bendigo Bank**
Bigger than a bank.

Fern Tree Gully **Community Bank**[®] Branch, Rowville **Community Bank**[®] Branch

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bendigobank.com.au



Secondary Schools Community Service Awards.

In 2016 your company piloted a program to recognise in selected secondary schools in Knox, students who demonstrated a strong commitment to community service. Each school was asked to nominate up to two students who would be eligible for the award.

The following students received a \$250 Bendigo Bank Account in recognition of their nomination for the award:

Jayden Hong	Richard Kiel
BJ Calkin	Tatira Tatira
Sienna Embrey	Leo Smith.

The program will be extended in 2017 to provide an opportunity for additional schools to participate in this new initiative.

Thank you (collection points).

A big thank you to all customers and staff who contributed to the collections at both branches. Christmas gifts for the children and food that were donated have now been distributed to those in the local community doing it tough.

The Rowville Baptist church and the Foothills community Care distributed this years collection at their Christmas day lunch. Both organisations held lunches that were well attended by locals who otherwise would have spent the day alone or without food for Christmas.

Foothills community Christmas lunch



Ferntree Gully Footy Club.

The Knox **Community Bank**® Group proudly sponsors the 2016 premiers.

Congratulations to the Ferntree Gully footy club for winning the 2016 premiership.

Safety messages from the Ferntree Gully CFA.

CFA Ferntree Gully



Before you close the door to go out, check that you have turned off the cooking on the stove.

.....a major cause of house fires!

Check out the CFA website for further details.

www.cfa.vic.gov.au

A message from FTG CFA volunteer firefighters.

CFA Ferntree Gully



Chimneys and flues need regular cleaning and inspection.
Faulty flues and dirty chimneys cause house fires.

A community message from FTG CFA volunteer firefighters.

Discovery Day.

The Discovery Day Village Fete was held on 26 November last year. The fete was a chance for community organisations to get together and share their stories through community group stalls, car boot sale and entertainment.

Thanks to Neville Goldsmith of the Knox Photographic Society for these wonderful pictures of the event.



Clockwise from top left: Rock n Roll Dancers, Carboot Sales, Angliss Hospital Opp Shop, Musicians, The CFA open day, Community Stalls.

Gotta love loyalty.

Save up to **1.25% p.a.** off a variable rate home loan.

When you choose a Bendigo Connect Home Loan package, we'll reward you with a big interest rate discount.

The more you bank with us, the more your discount grows.

And home loan discounts are just the beginning.

Special offers on insurance, credit cards, and even financial planning are just some of the loyalty benefits waiting for you.

Drop into your nearest branch at 67 Station Street, Fern Tree Gully, 03 9756 0332 or Shop G7 The Corner, Wellington Road, Rowville 03 9755 8611 to find out more.



Home loan discounts are just the beginning.



Fern Tree Gully **Community Bank®** Branch
Rowville **Community Bank®** Branch

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Knox Community Bank® Group

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Website: www.bendigobank.com.au/ferntree_gully

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

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www.bendigobank.com.au/rowville

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