



Turrumurra and Lindfield **Community Bank**[®] branches Newsletter December/January 2011/12

Lindfield **Community Bank**[®] Branch officially open

North Shore resident and NSW Premier, The Hon. Barry O'Farrell, officially opened Lindfield **Community Bank**[®] Branch on Friday 7 October.

More than 80 people attended the official opening including the Member for Bradfield, Paul Fletcher MP, and Ku-ring-gai Mayor, Jennifer Anderson. In addition, local shareholders, business people, community groups and members of the public turned out in force to join the opening celebrations. Senior staff from the Bendigo and Adelaide Bank Ltd, including Chief Financial Officer and Executive, Finance & Treasury, Richard Fennell, also attended.

Since the launch of Turrumurra **Community Bank**[®] Branch in October 2003, KFSL has returned more than \$950,000 to the local community in sponsorships, grants, donations and dividends and continues to be one of the fastest-growing branches in the NSW **Community Bank**[®] network. With the opening of Lindfield **Community Bank**[®] Branch, it won't be long before this figure exceeds the \$1 million mark.

Denice Kelly, Senior Branch Manager, Turrumurra and Lindfield **Community Bank**[®] branches said, "It's all about community, community, community! Our **Community Bank**[®] branches will return old fashioned face-to-face customer service to Lindfield and stimulate the local business economy. In addition, a percentage of our profits will be returned to the local community in grants and sponsorships provided to charitable, sporting and educational organisations."



▲ L-R: Ku-ring-gai Mayor, Jennifer Anderson, NSW Premier, The Hon. Barry O'Farrell and KFSL Chairman David Langdon cutting the ribbon to officially open the Lindfield **Community Bank**[®] Branch.

KFSL Chairman, David Langdon said "Lindfield **Community Bank**[®] Branch already has more than 100 customers and \$10 million of banking business on its books and we will build on these figures. As the branch grows, so too will the amount of money that we will have available to invest back into Lindfield and the surrounding suburbs."

Lindfield **Community Bank**[®] Branch boasts the latest in banking technology in a modern environment. Regular extended banking hours will provide customers with the option of banking from Monday to Friday, 9.00am to 5.00pm and Saturday mornings from 9.00am to 12noon. Lindfield **Community Bank**[®] Branch is located at 318 Pacific Highway Lindfield, opposite Lindfield Railway Station.

www.lindfieldcommunitybank.com.au

Our **Community Bank**[®] model praised in Federal Parliament



Last month, Paul Fletcher MP announced, during a sitting of Federal Parliament, his attendance at the official opening of Lindfield **Community Bank**[®] Branch. He made a highly complimentary statement in regard to the achievements of both Turrumurra and Lindfield **Community Bank**[®] branches as well as the **Community Bank**[®] concept in general. The following is an excerpt from the official Hansard record of statement.

"I congratulate David Langdon, the Board of Ku-ring-gai Financial Services and the hard working General Manager of Turrumurra **Community Bank**[®] and now Lindfield **Community Bank**[®] - Denice Kelly. The work that David Langdon and others did nearly 10 years ago in setting up Turrumurra **Community Bank**[®] has brought very significant benefits to the Turrumurra community and the local business sector. There is every likelihood that this very positive experience will now be replicated in Lindfield. This is a genuine community based initiative. It draws on the considerable business skills and expertise available in our community of the Upper North Shore of Sydney. It is a classic case of self-help and it is something, in my view, very much to be commended."

The full statement can be viewed on our website at www.lindfieldcommunitybank.com.au

A word from the Chairman

An eventful month for our **Community Bank®** branches in Ku-ring-gai



The official opening of Lindfield **Community Bank®** Branch conducted by The Hon. Barry O'Farrell, Premier of New South Wales on 7 October 2011 represented the successful culmination of more than three years of planning and organisation by the Directors and management of Ku-ring-gai Financial Services Limited.

Our many supporters all understand the important roles that the Lindfield **Community Bank®** Branch will play by

retaining banking services in Lindfield, breathing life into our precincts, stimulating local business, bringing back customer service and returning profits to our community.

The Directors of Ku-ring-gai Financial Services Limited ("the Company") have subsequently announced that the Lindfield Prospectus has successfully achieved the \$300,000 minimum subscription level and that more than 365,000 additional ordinary shares in the Company have been allotted to 129 new shareholders.

While Lindfield **Community Bank®** Branch was still enjoying its first month of operations, the Company's Turrumurra **Community Bank®** Branch duly celebrated its 8th birthday. Coincidentally, it had been officially opened by Barry O'Farrell MP on 20 October 2003 as the then local Member for Ku-ring-gai. Turrumurra celebrated the occasion in style by hosting an "all day" morning tea for customers and shareholders and by making donations to seven local community groups as nominated by our Turrumurra staff.

Another major Company milestone was achieved when the total portfolio of banking business on the books of Turrumurra and Lindfield **Community Bank®** branches exceeded \$200 million as at 31 October 2011. The achievement of this milestone represents a wonderful vote of confidence by almost 3,500 customers and is an outstanding achievement by our staff.

Paul Fletcher MP subsequently made a speech in Parliament, duly recorded in Hansard, announcing the opening of our Lindfield **Community Bank®** Branch and congratulating the Company for setting up our Turrumurra and Lindfield **Community Bank®** branches. This event capped off an amazing month in the history of Ku-ring-gai Financial Services Limited.

I trust that there will be many more exciting activities and achievements throughout 2011/12 as our **Community Bank®** branches' staff continue to deliver friendly face-to-face service banking and other financial services to local residents, traders and businesses which are highly valued and appreciated by our community.

In the meantime, our Directors and staff remain confident that our ability to support our local communities will continue to grow and further enhance the quality of life in our Ku-ring-gai municipality.

David Langdon
Chairman

Our opening hours are Monday to Friday 9.00am – 5.00pm and Saturday 9.00am – 12 noon. You can also phone us on 9488 9496 (Turrumurra) or 9416 6337 (Lindfield) and speak to us directly during these hours.

Middle Harbour Electrical

Every time we walk into the branch we are treated like family



▲ The Harrold Family.

Paul and Nicole Harrold from Middle Harbour Electrical run a small, family business offering electrical and air-conditioning services and have been in operation for nine years. They have been customers of Turrumurra **Community Bank®** Branch for nearly two years, leaving their previous bank of 20 years when their accountant in Turrumurra referred them to Branch Manager, Denice Kelly.

Paul said, "Denice and her team dropped various ongoing commitments to secure our property, set up our new credit cards, bank accounts and GoPos machine. We were also looked after by Kyle Newman (Bendigo Bank Financial Planner) who has been able to set up all our Life/Super Insurance packages.

"Our **Community Bank®** branches at Turrumurra and Lindfield now look after all our business and personal banking along with our personal and vehicle insurance.

"Coming up to two years with Turrumurra **Community Bank®** Branch, we have made considerable interest savings, through the loan, credit cards and general bank account fees.

"We cannot sing the praises of Turrumurra **Community Bank®** Branch enough and feel that we are cared for and not just a number. Every time we walk into the branch we are treated like family. The level of personal care we receive from our **Community Bank®** branch is outstanding."

Paul and Nicole recently became shareholders with Lindfield **Community Bank®** Branch and are looking forward to a long and successful partnership with both **Community Bank®** branches.

Middle Harbour Electrical – 110/354 Eastern Valley Way, East Chatswood NSW 2067. Phone (02) 9967 3165 or 0417 235 572. www.middleharbourelectrical.com.au

Have you visited our websites?

Have you visited our websites at www.turrumurracommunity.com.au or www.lindfieldcommunitybank.com.au?

For the latest news on what is happening at Turrumurra and Lindfield **Community Bank®** branches visit us online today.

Branch Manager's report

Celebrate our people



We have reached so many high points recently – \$200 million in our total banking portfolio, nearly \$1 million returned to the Ku-ring-gai community, the opening of Lindfield **Community Bank**® Branch and more than eight years in business at Turramurra **Community Bank**® Branch.

We have also increased our staff numbers from 6 to 13 to staff both Lindfield **Community Bank**® Branch and our strongly growing business at Turramurra **Community**

Bank® Branch. Our recruitment drive objective was to ensure that our new staff complemented the individual service that has become the hallmark of our **Community Bank**® Branch.

The opening of Lindfield **Community Bank**® Branch enables us to service the Ku-ring-gai community from Wahroonga to Roseville and provides our existing and new staff with enhanced opportunities across our two branches. While we try to have your needs serviced by the same people that you've become familiar with, we can now move people from branch to branch to fill gaps when staff are on holidays or away for any other reason.

We've also managed to recruit with more diversity in the newer staff members. Three staff are part-time university students; they are young and energetic and can learn something of the business world before completing their studies. At the other end of the scale we've looked for and found seasoned professionals who understand the banking business very well indeed. Interestingly, almost all of the new people came via word-of-mouth and personal recommendation.

As Senior Manager, I oversee both branches and have capable people to manage the day-to-day operations of both Turramurra and Lindfield **Community Bank**® branches. This frees me up to continue to maintain the many customer relationships that have developed over the eight years.

I'm very proud of the staff and there are many reasons for this, but let me give you just one. When Turramurra's 8th birthday was approaching I asked the staff how they would like to celebrate the occasion. They volunteered to forgo any indulgent celebration, instead suggesting that they each nominate an organisation to whom they could donate some of our community funds. The seven Turramurra **Community Bank**® Branch staff was each given \$500 to pass on to their chosen beneficiary.

They understand better than anybody that our **Community Bank**® branches are all about our community.

Denice Kelly,
Senior Manager

Killara Bowling Club

Killara Bowling Club was established in 1916 and has grown from modest beginnings to become one of the best known bowling establishments on the North Shore. The club has 260 male and female members, including both competition and social members.

The club has received a financial contribution from Turramurra and Lindfield **Community Bank**® branches to have new team shirts made for their competitions that will feature the Killara Bowling Club colours of green and gold and will include the **Community Bank**® branch's logo on their left sleeve.

Turramurra and Lindfield **Community Bank**® branches were also part sponsors of the club's Autumn Carnival in May this year.

Men's President Tony Hodgson said, "We very much appreciate the **Community Bank**® branches' support of Killara Bowling Club and hope that this will be the start of a long association between our club and Lindfield **Community Bank**® Branch."

Killara Bowling Club – 6 Arnold Street, Killara Phone: 9498 2633.
www.killarabowlingclub.com.au

Visitors and prospective new members are always welcome.

Kissing Point Cricket Club

Kissing Point Cricket Club is presently celebrating its 50th anniversary (1961-2011). The club fields teams in junior and senior cricket for all people and ages and cricket coaching and training is provided for all levels. The club also runs an 'In2cricket Program' for 4-7 year olds. Kissing Point Cricket Club is affiliated with the Hornsby Ku-ring-gai and Hills District Cricket Association and the 'Weet-Bix Twenty 20 Cup' cricket competition. The club's committee members are all volunteers from the local area, a common link with the **Community Bank**® branches' Directors, who are also volunteers from the local Ku-ring-gai area. Turramurra **Community Bank**® Branch is providing ongoing sponsorship to Kissing Point Cricket Club. The **Community Bank**® branch's logo appears on player's shirts and they have donated marquees for the scorers.

Kieran Canavan, President of the Kissing Point Cricket Club, said; "The Turramurra **Community Bank**® Branch has been an incredible sponsor for Kissing Point Cricket Club and have made so many special activities available for our members including sponsorship of our juniors Twenty 20; 'Person of the Match' trophies and coaching and training aids for our juniors; moral and professional support for the club and volunteers. Participation in fund raising events have honestly helped us achieve great superior outcomes for our club."

Kissing Point Cricket Club is based at Kissing Point Sports Club – Auluba Road, South Turramurra NSW 2074. www.kpcc.asn.au

Elegant Outdoors, Turramurra Garden Centre

Elegant Outdoors is an independent garden centre located alongside Turramurra Railway Station. Susan Potthurst and Mike Mehigan bought the business in 2002 and have developed it

into something very special. Last year they were judged the '2010 Best Small Garden Centre in Australia' by the Nursery and Garden Industry Association and they are immensely proud of this achievement.



They offer their customers a diverse range of plants, water features, exclusive ironworks and unique pieces for both outdoors and indoors. They also offer home consultations for customers to maximum the potential of their own outdoor space.

Soon after the Turramurra **Community Bank**® Branch opened, Susan and Mike transferred their business and have never looked back.

"Denice and her staff are always most helpful, efficient and knowledgeable, and truly understand our specific needs."

Elegant Outdoors, Turramurra Garden Centre, Cnr Pacific Highway and Rohini Street, Turramurra NSW 2074. Open 7 days.
Phone: 9449 1987. www.elegantoutdoors.com.au

Hornsby/Ku-ring-gai Community Aged/Disabled Transport Service Inc.

Hornsby/Ku-ring-gai Community Aged/Disabled Transport Service Inc is a not-for-profit organisation and is a Home and Community Care Project funded by the Commonwealth and State Governments and supported by Hornsby Shire and Ku-ring-gai Councils. Established in 1987, they provide community support for frail and aged people, younger people with disabilities and all carers.

As an accredited transport service, they have four buses, two with wheelchair hoists and a Toyota Hi-Ace Van with a wheelchair hoist. Two station wagons are also available to provide individual transport

for people who are unable to use regular transport due to disability or geographic isolation. They provide group and individual transport and organise shopping and social outings to eligible passengers.

Turrumurra **Community Bank**[®] Branch has provided the organisation a \$6,000 sponsorship grant to fund new uniforms for their entire staff. Manager Tracey Lee Grosser said "This will give us a more professional look to complement our professional service." The **Community Bank**[®] branch's logo will feature on the shirts and the organisation's buses. Denice Kelly said "We are very happy to provide support for this important community organisation that meets the needs of residents who require this service."

Hornsby/Ku-ring-gai Community Aged/Disabled Transport Inc.

Phone: 9983 1611 Mon-Fri 9.00am – 4.30pm.

www.communitytransport.org.au



◀ L-R: Tracy Lee-Grosser, Denice Kelly, Tim Fitzgerald, Bruce Buchanan, Lorelle White.

ATMs

Accessing your bank accounts is easy at a Bendigo Bank ATM. You can perform a range of banking functions including:

- make withdrawals
- obtain account balances
- transfer funds between linked accounts
- deposit cash and cheques (at selected ATMs only)
- change your PIN (at selected ATMs only)

More than 2000 ATMs Australia wide

Bendigo Bank and Suncorp Bank have teamed up to bring you a combined network of more than 2000 ATM locations across Australia. Through this shared network arrangement, you can use any Suncorp Bank ATM as though it is a Bendigo Bank machine. For ATM locations Australia wide please visit www.bendigobank.com.au and enter "ATM locations" in the search field.

ATM access overseas

There are more than 840,000 ATMs overseas that accept Bendigo Bank cards. While travelling overseas, you can make withdrawals in local currencies from your Bendigo Blue, Bendigo Red, Bendigo Gold, Bendigo Business Card and Bendigo Easy Money accounts at selected ATMs. For ATM locations overseas, visit www.visa.com or www.mastercard.com



Find out how you will feel at home with a Bendigo Bank loan. Drop into or phone Turrumurra **Community Bank**[®] Branch – 9488 9496 or Lindfield **Community Bank**[®] Branch – 9416 6337 or go to www.bendigobank.com.au.

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 (S35769) (10/11)

Turrumurra and Lindfield **Community Bank**[®] branches

Ku-ring-gai Financial Services Limited

1273 Pacific Highway, Turrumurra NSW 2074

ABN: 56 103 129 184

Chairman: David Langdon.

Directors: Peter Millard, Monika Stelzner, Roman Tarnawsky, Michael Cross, Linda McDonald, Bill Nevill, Ian Langford-Brown, Chris Williamson.

Company Secretary, non-Director: Julie Fidler.

Turrumurra **Community Bank**[®] Branch,
1273 Pacific Highway, Turrumurra NSW 2074
Phone: 9488 9496

Website: www.bendigobank.com.au/turrumurra
www.turrumurracommunity.com.au

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

Lindfield **Community Bank**[®] Branch,
318 Pacific Highway, Lindfield NSW 2070
Phone: 9416 6337

Website: www.bendigobank.com.au/lindfield
www.lindfieldcommunitybank.com.au

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