



Autumn
2025



Member update

Avoca District Co-operative Limited

Message from the Chair



It is an honour to step into the role of Chair for the Avoca District Co-operative Limited (ADCL). Having been involved with ADCL for several years, I have seen firsthand the positive impact we have

on our communities and the vital role we play in supporting local organisations and initiatives.

I have served on the Board since 2015, and many of you may recognise me as the daughter of one of our original Directors, Hayden Pilgrim. Growing up, I saw the dedication and passion that went into establishing our community bank, and I am proud to continue that legacy into the future.

I want to take a moment to acknowledge the incredible work of our outgoing Chair and long-serving Director, Lloyd, whose dedication over 27 years has helped shape ADCL into what it is today. As we move forward, I look forward to working closely with our Board, staff, and community to continue building on our success.

Thank you for your continued support. Together, we will ensure that banking services remain strong in our region while reinvesting profits back into the community.

Donna Wardlaw
Chair, Avoca District Co-operative Ltd

Farewell Lloyd

After nearly three decades of dedicated service, we bid farewell to Lloyd as he steps down from the Avoca District Co-operative Limited (ADCL) Board. Lloyd has been an integral part of the organisation since its inception, playing a pivotal role in establishing our Community Bank.

Lloyd was one of the original four individuals who first met with Bendigo Bank to explore the opportunity of opening a Community Bank branch in Avoca. His dedication, vision, and hard work were instrumental in bringing the concept to life, ensuring that local banking services remained accessible to our community.

Lloyd's dedication and commitment have been instrumental in ADCL's efforts, allowing Community Bank Avoca, Maryborough and St Arnaud to grow and contribute over \$2.5 million back into the community.

On behalf of the Board, staff, and the wider community, we extend our deepest gratitude to Lloyd for his unwavering dedication and leadership. While he may be stepping away from his official role, his legacy will continue to shape the future of our organisation.

Thank you, Lloyd – your contributions will always be a valued part of our community's story!



Maryborough Branch Relocation Update

We are progressing with our plans to relocate the Maryborough branch in 2025. Currently, we are working closely with Bendigo Bank on the design and layout before moving forward with the tender process. Our goal is to create a modern, accessible space that enhances our ability to serve the community. We will keep you updated as the project moves forward.

Talk to us today

If you need help with your banking, contact our lending team. They can meet you when and where it suits you; at the branch, over the phone, or via video call.



Joel
Branch Manager
5461 4384
joel.condon@
bendigoadelaide.com.au



Aley
Home Lending Specialist
5461 4384
aley.earl@
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Kristy
Home Lending Specialist
0448 742 059
kristy.jones@
bendigoadelaide.com.au

Community Bank · Avoca

121 High Street, Avoca

P 5465 3804

E avoca@bendigoadelaide.com.au

bendigobank.com.au/avoca

We're open:

9.30am - 12.30, 1.30 - 4.00pm Monday to Thursday

9.30am - 12.30, 1.30 - 5.00pm Friday

Maryborough

52 -54 Tuaggra Street, Maryborough

P 5461 4384

E maryborough@bendigoadelaide.com.au

bendigobank.com.au/maryborough

We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

St Arnaud

88 Napier Street, St Arnaud

P 5495 2587

We're open:

10.15am - 3.00pm Monday to Thursday

10.15am - 4.00pm Friday



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[/communitybankavocamaryborough](https://www.instagram.com/communitybankavocamaryborough)

Avoca District Co-operative Ltd

PO Box 81, Avoca VIC 3467

ABN 82 022 501 598

Directors: Donna Wardlaw, Lloyd Gollop, Jack Porter, Naomi Medlyn, Kate Ashton, Dianne Thiele, Scott Wilson, Sarah Broad, Kris Meuwissen, Carl Leach, Craig Millar
Executive Officer: Julie Driscoll

Re-Introducing Craig Millar

Our Newest Board Member

We are pleased to welcome Craig Millar back to the ADCL Board. Craig previously served on the Board from 1999 to 2002 and brings extensive expertise in banking, corporate treasury, and governance.

With experience across Asia and Australia, Craig has led financial and technological initiatives, helping businesses optimise funding, manage risk, and modernise systems. His leadership and global perspective will be a valuable addition to our Board.

Craig grew up in rural WA. As a local landowner, his Avoca community involvement goes back over 25 years.


Please join us in welcoming Craig back to the team!



The Norris's saved \$5,772 last year on their home loan!*

All over Australia, homeowners are saving money with a free home loan health check.

How much could you save?

 Community Bank · Avoca 5465 3804 ·
Maryborough 5461 4384 · St Arnaud 5495 2587

 **Bendigo Bank**

*Amount saved was annual payments reduction on an owner-occupier home loan when repayments dropped by \$481 a month from lower interest rate and loan restructure. Actual savings will depend on individual circumstances. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply and are subject to change. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. A1963171 OUT_43863764, 12/03/2025