

Newsletter

July 2008

Chairman's report

Well here we are again, I can't believe we are nearly at end of financial year.

Palmerston City Council has sent all their ratepayers a survey to see what is needed in their area. I encourage you to send back your replies because changes can't happen if you don't have a say and the council do not know what you want if you don't tell them.

I would like to thank Debbie for her input and hard work over the past 12 months, Deb has moved on and we have our new branch Manager, Hiliary Bradbury so please call in and meet her. We have moved Leachele up to assist Hiliary. We are very lucky to have great staff as I am sure you agree.

I am very proud of the whole team for they work extremely hard, they focus on community and are a very friendly customer focussed team.

On a personal level, we are in the process of selling our home and moving. With reflection change can be a difficult challenge, but both Robert and I have absolutely loved living at Darwin River – so peaceful – but we are ready for a new life challenge.

Bringing our **Community Bank**[®] branch to the Territory was a huge challenge in itself and hasn't that change brought so much to our local community. Many groups have already benefited as many more will in the future.

It just proves you have to have faith and sometimes you need to take that giant leap into the unknown.

Maureen Newman
Chairman

Branch Manager's report

The branch have had a busy time since the last newsletter.

They held a business information night in March; this was to promote our business accounts and products.

Our clubs and associations information night held in April was a great success. Our Community Sector Banking, Cash Management Account that pays 6 per cent on balances over \$1, was very well received. The account is only available to Not for Profit Organisations.

If you missed either of the nights and the information would be of interest to you please call in to the branch.

Rising interest rates may concern those of you with home loans; we have very competitive fixed rates that may interest you.

Clients with funds to invest will welcome the rate hikes; we have a range of accounts all with fantastic rates for you.

Whether you are a borrower or an investor, please contact the branch where we will be delighted to assist you.

For the Month of July we have a special kid's Piggy account deal – open a kids account in the month of July and we will add \$5 plus the kids receive a special show bag.

Hiliary Bradbury
Branch Manager

Bendigo online share trading offer to Community Company Customers, Shareholders & Directors

Join now and receive up to \$550 in FREE brokerage

Register now for Bendigo Online Share Trading and as a Community Company customer, shareholder or director you will receive up to \$550 in FREE brokerage when you buy or sell shares within 60 days of opening your account (see website for terms & conditions).

To register for the service, click the New Application button below, complete the required form(s) and you will automatically qualify for the free trades under the conditions set out.

Whether you are using another stockbroker or not you can still open a Bendigo Online Share Trading account. If you have existing securities you can transfer these to your new account.

Bendigo Online Share Trading is provided in conjunction with E*TRADE Australia. It is a co-branded, non-advisory online share trading service provided by premium stockbroker E*TRADE Australia Securities Limited.

The service gives you access to the tools, functionality and information to buy and sell shares that are listed on the Australian Stock Exchange (ASX) at competitive brokerage rates and to effectively manage your own share portfolio. Services include dynamic trading platforms, extensive independent research, online options trading and conditional orders.

Go to http://www.bendigobank.com.au/public/share_trading/cb/index.asp and select Coolalinga & Districts **Community Bank**[®] Branch

Board of Directors, Coolalinga & Districts Community Finance Limited,
Shop 18/460 Stuart Highway, Coolalinga, NT 0835
PO Box 557 Virginia, NT 0822

Maureen Newman, Kathleen Clayden, Robert Newman, Jan Young, Karen Relph, Karl Lindsay-Park.

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Coolalinga & Districts **Community Bank**[®] Branch

Sponsorships

In January we presented \$400 to Darwin Rural Hash House Harriers to fund the breakfast at Fred's Pass Reserve for the fun run breakfast.

On 17 April the staff ran a seminar for clubs and associations. If you know of any clubs or associations tell them to contact the branch on 8983 4111 and ask about Community Sector Banking – my guess is they won't get the great rate that is available through our branch.

Shares for sale

One of our shareholders has shares for sale. If you know of anyone who missed out on our shares, which completely sold out, please let them know they can contact our director Karl Lindsay-Park on 0417 816 650.

How would you like to be contacted?

Do you want newsletters and/or annual reports posted or emailed, or view online on our website

http://www.bendigobank.com.au/public/community_bank/community_bank.asp?name=coolalinga

Please read the attached letter, fill out and post back to us. We would like to save many trees especially with the annual report, which is not only quite costly to print but costly in postage as well.

FRIDAY'S – WE ARE OPEN TO 6PM FOR YOUR BANKING CONVENIENCE

**For more information please call into
Shop 18, Coolalinga Shopping Centre,
460 Stuart Highway, Coolalinga
or phone 8983 4111**

**We are open:
Monday to Thursday 9.00am - 5.00pm
Friday 9.00am – 6.00pm
Saturday 9.00am - 12 noon**

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