



Summer
2024-25

Newsletter

Community Bank · Cummins District



Chairman's report

In our last newsletter, I posed the following question: "What is the benefit of retaining banking facilities and services locally?". This is in the context of continually seeing banks closing or reducing services within local communities.

"Why support Community Banking." We are fortunate that a group of community minded Cummins people invested into the Community Bank model to provide local banking facilities and service. 24 years after the commencement of our Community Bank branch, even with the rapid progression of digital offerings and technology changes there is still the need/demand for the delivery of contactable face to face banking services within our rural/regional communities. It is not viable to have a Community Bank branch presence within all our communities, but we have established bank service agencies in the Wudinna Telecentre, Cleve Pharmacy, and Tumby Bay Pharmacy that accommodate for cash transactions and other banking services. They also host regular visits from our Community Bank Cummins District staff for appointments to address all your financial needs.

The success of our business is directly linked to the support that we receive from our local communities. Community Banking is based on 50/50 split of revenue with Bendigo Bank. Put simply, this means the business that you place with our Community Bank Cummins District, Cleve, Tumby Bay and Wudinna agency contributes to the profits that Cummins District Financial Services Limited can in turn invest back into your communities. Each of the above communities have their own community investment committee that make their own decisions/choices as to where their community investment, sponsorships, and partnerships are allocated.

Further, we want to thank and acknowledge "the customers that bank with our Community Bank that are proudly investing into your local communities."

Thank you to the members of your local communities who volunteer their time and energy to be part of the

Community Bank Investment committees:

Wudinna & Districts: Eugene Wauchope, Fiona Carey, Kelly O'Brien, Georgia Kontos, Jeff Biggs, Lesia Barns, Karen Matthews, Jade Klante, Regan Petty, Bethany Shepperd.

Cleve Communities: Warren Elson, Sheila Bammann, Kevin & Annette Elson, Zoe Traeger, Brian Harkness, Brad Dreckow, Michael Evans, Julie-Ann Kobelt, Renae Dearman, David Reed.

Tumby Bay & Districts: Stephen Hibbet, Dion Lebrun, Ronda Smith, Jade Dunn, Rick Will, Melinda Baldissera.

Cummins Districts: Heather Norton, Jill Wedd, George Pedler, Adam Richardson, Liz Holley, Mark Dickinson, Tysan Mickan, Valerie Slater and myself.

I also wish to acknowledge and thank several of our Community Bank pioneers, previous Directors and advocates that have passed away.

Leo Haarsma	CDFS original Chair & Director 2000 to 2010
Peter Cabot	CDFS Director 2000 to 2008
David Crettenden	CDFS Director 2000 to 2004
Jim Secker	CDFS Director 2002 to 2005
Tracy Wilson	CDFS Director 2000 to 2001
Annie Minhard	staff member 2000 to 2006

A huge thank you also to Lorraine Deakin, from our Cleve Investment Committee, who has recently retired after serving from 2015 until 2024.

Thank you also to Mike Ford & Connie Andrew who have both recently retired as Directors of Cummins District Financial Services Limited. Mike has served as a Director since 2019, and Connie since 2021 and we thank them for the significant contributions they both made. ▶

Chairman's report (continued)

For your local communities to continue to prosper and benefit from the Community Bank model you need to consider, and ideally conduct/transact your Agribusiness, Business Banking and Personal financial and banking services with our Community Bank Cummins District or our agencies at the Wudinna Telecentre, Cleve Pharmacy or Tumby Bay Pharmacy.

The only way to ensure that your local communities will enjoy the ongoing benefits from your Community Bank, is to bank directly with the Community Bank Cummins District or our agencies.

Should you be considering doing business with another financial institution, broker or via any online offerings, please give our staff the opportunity to assess whether you will be supporting your community through your banking choices

Call the Community Bank Cummins District team, Josie, Morissa, Karlee, Caitlin, Carley, Paula, Zan, Amy, Janet, and Braden, on 8676 2997, who all live & work locally, to professionally look after your financial service needs. The branch team are well supported by Chris, Nick & Tate (Agribusiness) & Bernie, Darren (Business Banking).

Please give our team the opportunity to help you, to ensure your financial future and the future of your community.

Community Banking does make a difference with your support.

Mick Howell – Chair

Cummins District Financial Services Limited

Branch Manager's report

Although I have been with the Community Bank Cummins District for many years, I am extremely excited about forging a great working leadership partnership with Braden and strengthening my existing working relationships with the staff in the Cummins Branch. I stepped into the Branch Manager role in late July with Morissa Richardson accepting the newly created position of Assistant Branch Manager. I look forward to working closely with Morissa to ensure that our customers and communities continue to receive a high level of quality customer service. Community Bank Cummins District is currently fully staffed with a team of experienced and newly welcomed bankers. I would like to invite you all to come and meet the team at any time.

I have spent the past few weeks visiting our Agencies at Wudinna, Cleve, and Tumby Bay. The Agencies represent a vital connection for our rural communities enabling them to conduct their banking locally. They can also see the benefits in their communities with sponsorship partnerships and our annual grant program assisting with the many varied projects. In the past few weeks, I have introduced a regular Branch staff presence at both Cleve and Tumby Bay Agencies. Our goal is to be able to provide face to face appointments with Banking staff members to discuss any banking and financial requirements. I also endeavour to introduce a regular visit from Branch staff members into the Wudinna Agency in the near future.

What hasn't changed are our core goals and message to our local communities. We're committed to helping our customers and partners succeed and the communities and districts they live in flourish. This will also ensure our business and shareholders share in their success. We are committed to exceeding customer expectations and delivering quality customer service. You may not think who you bank with matters, but it does. For our customers, your banking is making a real difference with Agribusiness, Business Banking and home loans being the main contributors to our community investment which stands currently at \$7 million.

However, we need to continue to grow our customer base, so I encourage all non-customers to give our Community Bank the opportunity to see if we can help you with your financial expectations. Please contact me directly or the Branch to discuss the prospect of supporting the community bank concept.

All we ask for is the opportunity to talk about what our Bank can offer.

Josie Turnbull
Branch Manager

Community Company Manager's report

Welcome to our latest newsletter for Community Bank Cummins District, and our Tumby Bay, Cleve and Wudinna Agencies.

It has now been 2 years since the purchase of Tumby Bay District Financial Services Ltd's (TBDFSL) revenue rights / customer-base (how time flies!). There has been a focus on supporting the Agency staff and customers of Tumby Bay and surrounds throughout this period, as well as the community with the introduction of the Tumby Bay Agency Promotional Committee who are tasked with making community investment decisions for local clubs and organisations in their region. The same model has been successful in our Wudinna and Cleve Agency's / communities, and we are thankful to everyone involved in our Agency's, who are contributing to a face-to-face banking presence, and strengthening their community through investment of the banking profits.

With a network consisting of Community Bank Cummins District and 3 agency's across 19,000 km², we have continually reviewed our staffing requirements to better service our Agency's and customers across all our communities. We are fortunate to have such highly capable staff servicing and caring for our customers. With the recent resignation of Judy Arbery (Branch Operations Manager), we also reviewed our management structure to best leverage the growth opportunity in our business. Pleasingly, Josie Turnbull was successful in attaining the Branch Manager role with Morissa Richardson as Assistant Branch Manager. Both Josie and Morissa have been leaders in our branch for a number of years, and it is great to see them achieve their respective promotions.

We are also well-supported with local specialists across our Agribusiness and Business Banking areas including Chris Miller (Rural Bank Senior Agribusiness Relationship Manager), Nick O'Leary (Rural Bank Agribusiness Relationship Manager), Tate Secker (Rural Bank Agribusiness Relationship Manager), Darren Goodwin (Senior Manager, Business Customer), and Bernadette Redden (Lending Analyst). Thank you to each of you for your commitment to our customers and our business.

From a business perspective, our total business held (lending and deposits) is \$465.65 million as at end October 2024, an increase of \$21.42 million since October 2023. This continued growth of our business has led to significant investment into all of our communities – now over \$7 million in the form of partnerships and grants to our local clubs and not-for-profit groups, scholarships to our youth and mature-age students, and dividends to our local shareholders who provided the initial start-up capital for our Community Bank 24 years ago.

Our focus remains the same – to continue supporting our customers, and growing our business to continue this level of investment into all our customer's communities including Cummins, Tumby Bay, Wudinna, Cleve and surrounding districts.

Braden Gale
Community Company Manager

Community Investment in Cummins

Cummins District Financial Services Limited Board is proud to provide an overview of the community projects funded by the 2023 Community Investment Program:

Cummins School Chaplaincy Group Inc – upgrade of the school canteen	\$40,700
Cummins & District War Memorial Swimming Pool	\$550,000
West Coast Youth & Community Support – funding Mentally Fit EP Program	\$25,000

Other significant investments have been made into our community in 2024, including to the following :

Joint Building Facility – volunteer hours	\$90,000
Great Flinders Football League – live streaming of finals	\$1,000
Great Flinders Southern Eyre Junior Cricket – new shirts & hats	\$980
Cummins A&H Show Society – entertainment costs	\$2,500
Yallunda Flat A&H Show Society – entertainment costs	\$2,500
SALT Festival – bringing Light Beats session to Cummins	\$5,000
Cummins & District Enterprise Committee –Fireworks & Lights Competition	\$9,150
EP Golf – Major Partnership	\$3,000



Working collaboratively to support our communities

2024 has been a busy year for community banking across the Eyre Peninsula, and we have again been able to work collaboratively with the Port Lincoln Community Bank to support our community with projects and joint marketing ventures.

Mortlock Shield was held again this year, and was another successful event with our branches combining to be the Major Sponsors of the Bendigo Bank Mortlock Shield. The Cleve Field Days were held again, and it was fantastic to be back and seeing all of our local communities come together to support this amazing event. We partnered with the team from Mentally Fit EP and their Smoothie Bikes were a fantastic attraction to our site. We also had Sean Hickey, Agricultural Analyst from Rural Bank at our site who presented 4 sessions over 2 days at our site to clients and members of the public. These sessions booked out very quickly and we had some fantastic feedback.



Top left: Cummins Golf Club presentations. Middle left: Cummins & District War Memorial Swimming Pool – Community Investment funding, and Great Flinders Southern Eyre Junior Cricket trophy winners. Left: Youth Opportunities Program – Cummins. Above: Cummins Memorial Recreation Centre opening.

Cleve Agency



Hello from the Cleve Agency,

We at Cleve Pharmacy feel so proud to be the home of the Bendigo Bank Agency in Cleve. I see us hosting the agency as a type of community service we provide to our wonderful community. I enjoy seeing the reinvestment of funds that flow back into our community. Each time I see or hear of a local project or event that has benefited from Bendigo Bank – I feel quite proud that we play our part in making this happen. Of course, this would not be possible without the support of local individuals, families, businesses and groups who choose to bank with Bendigo. We sincerely thank all of you for your support. The Community Banking model certainly would not be successful without your trust and investment in the Cleve Agency and Community Bank Cummins District. Additionally, I would like to thank my wonderful staff for their professionalism and dedication they offer to their roles and to the Cleve Committee who meet regularly to determine how and where the Community investment is to occur.

What a year we have had since my last newsletter check in! We have been very fortunate to have Sheridan Fischer return to the Pharmacy. Sheridan worked at the Cleve Pharmacy when the Bendigo Bank Agency was first established in 2016. She was instrumental in its establishment so has brought back with her a wealth of knowledge. Sheridan is well supported in her role by Lisa Gill, Anna Cant, Sally Crettenden and Deb Pilgrim as well as the management and staff at Community Bank Cummins District.

We have recently undergone some minor renovations of our agency booth and given it a fresh new look and some much needed space. We have some new signage, banners and flags and are continually looking at ways to increase our presence in the community. We were thrilled that a local lad won an opportunity or run out with the Crows earlier this year through a Bendigo Bank competition. Keep an eye out on our social media and in store as we run various competitions from time to time.

We are excited to have staff from our parent branch, Community Bank Cummins District, visiting on a regular basis going forward. This will be excellent support for our agency and really beneficial for our customers. This will mean we can offer even more services than previously with face-to-face appointment with staff from Cummins available.

Again, thank you to our existing Bendigo Bank customers for your ongoing support. For anyone wanting to find out more about banking with Bendigo Bank – please get in touch with us!

I hope the community continues to get behind the community bank model and support it where they can so that Bendigo Bank will continue to flow support and funding back into our community.

Lisa Herbert
Cleve Agency Principal



\$169,000
Community
Investment for Cleve
since 2016

Cleve Community Investment 2023/24

Cleve Bowls Club	Championships	\$1500
Cleve Bowls Club	New Bar Fridge	\$3000
Cleve Hospital Auxiliary	Insurance costs	\$4000
Cleve Men's Shed	Repair roof woodwork shed	\$1500
Arno Bay Boardwalk	Repairs & Maintenance	\$1000
Cleve Sporting Bodies	Signage (2022 – 2026)	\$1500
Eastern Ranges	Annual Sponsorship	\$2000
Arno Bay District Bowls Club	Club Tournament in April	\$500
Cleve Uniting Church	Table Tennis Table and 2 blinds for Church: Youth & Kids Club	\$1150
Cleve Golf Club	Eyre Peninsula Closed Championship (July 3 2024)	\$250
Cleve Country Quilters	Materials for quilts for Palliative Care Cleve Hospital	\$1000
EEFL & EENA	Gold level Sponsorship	\$1000
Ports Netball & Football Club Inc	Annual Sponsorship	\$2000
Cleve Running Festival	General Sponsorship - Gold	\$1500
Cleve Golf Club Inc	E.P. Closed Ladies Championships , End of year Trophies.	\$500
Darke Peak Golf Club Inc	Purchase Cel-Fi to boost Phone Service	\$1500
Darke Peak Playcentre	Purchase "Just Cubbies" Cubbyhouse	\$1000
Lions Club of Cleve District Inc	Trophies for Annual Mini Carnival	\$500



Tumby Bay Agency

Jess, Lachlan, Lisa and Mardi continue to provide friendly banking services from the Tumby Bay Agency.

We are now pleased to have staff from the Community Bank Cummins District visiting fortnightly on a Thursday. They are available to help with home and personal loans as well as other banking and financial needs. Please phone the Community Bank Cummins District on 08 8676 2997 to book an appointment.

We now have a Promotional Committee working alongside our Agency, and they work on assessing all of the applications that come through for Community Investment in Tumby Bay and it's surrounding districts. The committee is made up of the following locals – Stephen Hibbit, Dion LeBrun, Jade Dunn, Rick Will, Melinda Baldissera and Ronda Smith.

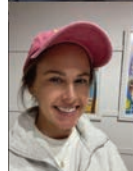
Thank you to our customers for their support of the Tumby Bay Agency.

Tiffany Hibble



\$180,000

Community Investment for Tumby Bay since 2011



Tumby Bay Community investment 2023/24

Ungarra Primary School	Playground Upgrade	\$999
Tumby Bay Croquet Club	Centenary Celebrations	\$1,200
Uringa Hostel	New bed at hostel	\$3,300
Port Neill Progress Association	Intergenerational fitness sessions	\$2,620
Tumby Bay National Trust	Security Cameras	\$1,000
Tumby Bay Bowling Club	Annual Partnership & Defib contribution	\$400
Tumby Bay Tennis Club	Annual Tournament & running costs	\$300
Under The Pines	Support for event	\$501
Tumby Bay Area School	School Awards	\$250
Tumby Bay District Cricket Association	Grand Final - Trophies & Medallions	\$300
Tumby Bay Football Club	2024 Season Sponsorship	\$ 700
Port Neill & Districts Community Sports Club	TV in Clubrooms	\$1499
Excell Blacksmith Museum	Paving Project	\$1000
Port Neill Bowling Club	Season Sponsorship	\$500

Wudinna Agency

Bethany Sheppard of Minnipa has joined the committee this year, enhancing committee representation throughout the Wudinna district area. Bethany is well liked in the community and will be an excellent addition to the committee.



\$120,000

Community Investment for Wudinna since 2009

We have received very good application numbers from the Community Investment round, showing that people are understanding what our Bendigo Bank Agency has to offer the community. It has been nearly five years since we started operating the Agency Promotional committee, and there has been considerable growth in the area during that time. The Wudinna Agency has been fantastic for the community, covering areas including Poochera, Minnipa, Yaninee, Wudinna, Kyancutta, Koongawa, and Warrambo.

The agency's banking business has enabled a substantial amount of money to be put back into the community since the committee's inception, and with strong growth over the last few years, we foresee an increase in the amount of money going into the area.

On a personal note, I have been banking with Community Bank Cummins District and have found their service and value from the branch staff to Business Banking to be excellent. We also cannot forget the local Wudinna Agency staff: Jemma Inglis, Joanne Rynne and Lexi Shepherdson.

As a committee there are always ways to help promote Bendigo Bank Wudinna Agency and we need to continue to do more going forward. In these dry times businesses and farmers will be looking to save money, so we need to keep our name at the front of their minds.

It has been a pleasure to work with the wonderful committee promoting the Wudinna Agency, and I look forward to serving with them for years to come.

Eugene Wauchope
Chair of Wudinna Agency Promotional Committee

Wudinna Community Investment 2023/24

Business and Tourism – Twilight Markets	\$1,200
Wudinna Community Club – Replace Flooring	\$2,000
Wudinna Tennis Club – Top Court Light Replacement	\$2,000
Minnipa Swimming Pool – Sunsmart Shelter	\$2,000
Kyancutta Community Club – Kitchen Upgrade	\$2,000



Why Rural Bank?

Founded to back rural Australia Rural Bank was founded to provide specialist banking services to rural and regional Australia and is now a division of Bendigo and Adelaide Bank. As part of Rural Bank's approach to providing personalised service and understanding the unique needs of each rural business, a team of regionally-based Relationship Managers is available to deliver our specialist banking products direct to our customers.

Dedicated to Australian agribusiness

Farms are financed like no other business, which means only specialised banking products will do. Rural Bank has products that work for the financial demands of all farmers – from large agri-businesses to personal money management. Our sole focus is to provide products and expertise to help farmers take control of their money, stay on top of challenges and grab opportunities. Working with farmers to plan their futures, Rural Bank looks to tomorrow and the long term to help our customers achieve their goals.

Investing in Australia

Rural Bank is here to back Australians and Australian communities. The money you deposit with us we re-invest back into rural Australia. We also support the Australian agribusiness community through a country-wide program of community involvement, including giving support to local causes through Bendigo Bank's Community Bank network.

Rural Bank working with Bendigo Bank

What does Bendigo Bank and Rural Bank working together mean? · Farmers can easily conduct transactions in one of Australia's largest branch networks · Access to specialist farm finance products from Rural Bank · Receive specialist advice and support from local Rural Bank Relationship Managers Plus, banking with Rural Bank through Community Bank branches means customers will be helping their local community through community sponsorships.

Have you met our Rural Bank specialists on the Eyre Peninsula?

Chris Miller, Tate Secker & Nick O'Leary are all providing outstanding service to our clients, with an extensive knowledge of the rural sector.

Want to find out more about what we can offer?

Call us on 8676 2997 or pop in and see us at 18 Railway Terrace, Cummins or at any of our agency locations at the Tumby Bay Pharmacy, Cleve Pharmacy or the Wudinna & Districts Telecentre.

Partners for growth

Rural Bank are experts in farm finance.

We understand the seasonal nature of farming and what it takes to help grow your business.

So partner with someone who's with you for the long term. Someone who supports you today, and is focused on tomorrow.

 Community Bank · Cummins 8676 2997



 **Bendigo Bank**

Proud partner

 **RURAL BANK**

Products are issued by Rural Bank – A Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. All applications for loans or credit are subject to lending criteria. Terms, conditions, fees and charges apply and are available at www.ruralbank.com.au or by phoning 1300 660 115. (1958434–1958419) (02/24)

Staff Member Investments

Recently, our staff members were given \$1,000 to invest into a local community group or organisation.



Talk to us today


Community Bank · Cummins District

18 Railway Terrace, Cummins SA 5631

P 8676 2997

E Cummins.Mailbox@bendigoadelaide.com.au

bendigobank.com.au/cummins

 /communitybankcumminstumbybaycleve
wundinnadistrict

We're open:

9.30am - 4.30pm Monday to Friday

Cleve Agency

31 Main Street, Cleve SA 5640

We're open: 10.00am - 12 noon & 1.00pm - 4.00pm
Monday to Friday

Tumby Bay Agency

10 North Terrace, Tumby Bay SA 5605

We're open: 10.00am - 12.30pm & 1.30pm - 4.30pm
Monday to Friday

Wudinna Agency

44 Eyre Hwy, Wudinna SA 5652

We're open: 9.30am - 4.30pm Monday to Friday

Directors

Adam Richardson, Liz Holley, George Pedler, Valerie Slater,
Heather Norton, Jill Wedd, Mark Dickinson, Mick Howell,
Tysan Mickan

Cummins District Financial Services Limited
18 Railway Terrace, Cummins SA 5631
ABN 25 094 393 692

Scholarships 2023/24

Kylie Shepperd

Kylie received a \$5,000 Scholarship as part of our Community Upskill Program for her study of a Diploma of Early Childhood Education & Care.



Holly Gale

Holly received a \$5,000 Scholarship as part of our School Leaver Program for her study of a Bachelor's Degree in Human Movement & Business (Sports and Recreation Management).



Noa Gerber

Noa received a \$5,000 Scholarship as part of our School Leaver Program for her study of a Bachelor of Laws with Business (double degree) at the University of South Australia.



Layla Forster

Layla received a \$5,000 Scholarship as part of our School Leaver Program for her study of a Bachelor's Degree in Film & Television

