Newsletter

Community Bank · Altona and Laverton

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Keeping Our Community Safe Around Water

This year we have launched an important project in response to a growing public health issue—drownings. In Australia, there has been an average of 271 drowning deaths annually over the past decade (Royal Life Saving Society – Australia, 2023). Last summer alone, 99 drownings were reported, a 10% increase from the previous year.

In Victoria, 42% of drowning victims are born overseas, with Melbourne's western suburbs having seen their share of tragic incidents. Addressing these disparities is vital to reducing drowning rates and improving safety in our communities.

Community Bank branches Altona and Laverton have funded several key initiatives to tackle this issue by partnering with Life Saving Victoria and Wynactive Aquapule pool, plus Altona Lifesaving Club and Atona Yacht Club. These initiatives include: Water safety forums raising awareness for multicultural communities to stay safe around pools, beach, rivers, etc.

Summer 2024-25

\$6.5 million

- · Adult beginner swimming lessons to help build confidence and swimming skills
- Beach programs educating culturally and linguistically diverse community groups on safety and water conditions.
- A new community patrol boat for the Altona Yacht Club
- · Equipment for the Altona Lifesaving Club.

We look forward to seeing everyone enjoy our beautiful beaches and bay safely, this summer and beyond.





Message from the Chairman



Welcome to 2025!

As we step into the new year, we find ourselves celebrating a significant milestone - 25 years of community banking. This is a momentous occasion for our bank and we have exciting plans for the future.

First, let's look back at our accomplishments. We've worked tirelessly to strengthen Community

Bank Altona and Laverrton, ensuring that both are in a prime position to continue serving and enriching the communities we call home.

We take pride in the way we've built our branches to be pillars of support for those who engage with us - not just as customers, but also as shareholders and community partners. Together, we form a strong, collaborative network that values the core principles of the community bank

model. These connections are at the heart of our success, and we are deeply grateful for the loyalty and support of all who have helped shape our journey.

In the last 24 years, we have contributed over \$6.5 million in grants, donations, sponsorships, and dividends, reinvesting this vital funding into community causes.

This financial support has made a real difference in our community, helping to fund programs, events, and projects that directly benefit our neighbours. Without our community bank model, much of this funding might have gone elsewhere, but thanks to our shared commitment, we've kept it local.

Looking ahead to 2025, we are more committed than ever to finding new ways to give back to our local community. We've recently revitalised our Major Projects Committee, a key part of our strategy to continue identifying and progressing vital community initiatives. Together with customers' banking input and collaboration, we look forward to making a lasting impact.

As we begin this new year, Community Bank Altona and Laverton remain at your service, ready to assist with all your financial needs. On behalf of the Board and our staff, we thank you for your continued support. We look forward to working together in the months ahead, creating new opportunities and continuing our shared mission of strengthening and supporting our vibrant community.

Here's to a successful and fulfilling 2025!

Henry Da Silva Chairman



AGM 2024 - Snapshots



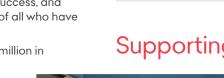




Supporting our community







Food, Shelter and Hope for Young People

Latitude Directions for Young People is an organisation dedicated to supporting homeless youth in Melbourne's West.

Rhonda Collins, Manager of Latitude Directions, recently spoke about the impact of a generous donation in December that has helped provide crucial food and accommodation for individuals experiencing homelessness. She highlighted the significant support from Community Bank Altona and Laverton,



whose contributions have been vital in aiding Latitude's efforts.

"Aside from filling our pantry, even more importantly we have been able to provide accommodation as respite for people sleeping rough in the local area during some of our hottest weather. That's been life changing.

"Can't imagine what it would be like to have to 'cope' living in a car or just out in the open during such extreme weather. It's been so good to be able offer accommodation where normally we would not be able to!"

Celebrating Our Team's Excellence and Dedication



1. Bendigo Bank - Community Bank Regional Awards 2024 were presented to staff at our Altona and Laverton branches with Lincoln Gunning achieving a "Rising Star" award. 2. Daniela Guertler, Senior Branch Manager, 10 Years service and dedication. 3. Grant Ryan and Emma Driscoll, Community Bank Company Directors, 10 Years Service. 4. Brandon White - 2024 Outstanding Employee Performance Award. 5. December 2024 celebration of our year's achievements with staff, Board, committee and family members.





We are Proud to Support

2024/25 contributions and initiatives

Organisations

Altona City Rotary

Altona Rotary Altona Italian Social

Club Hobsons Bay Chess

Club Hobsons Bay Men's

Shed Hobsons Bay SES

Italian Social Club Altona

Jamieson Way Community Centre

Latitude Directions for Young People

Laverton Community Integrated Services

Laverton Youth Foundation

Life Saving Victoria

Lost Dogs Home

Louis Joel Arts & Community Centre -

Altona Outlets Co-operative

Neighbourhood House Ltd

Point Cook Village Services Pty Ltd

Western Emergency Relief Network

Williamstown Community & Education Centre

Annual Events

Altona City Rotary Charity Golf Day Newport Jazz Festival Greek Orthodox Parish of North Altona Festival Hobsons Bay Art Show Laverton Festival Monster Mayhem St Nicola Festa Christmas at the Lakes

Programs We Support

Altona College Breakfast Program

Defibrillators

Equipment and training for emergency services

Food Relief Programs

Living Green Initiative - Walker Close

Money Mentor

Ourania

Papageorgiou -MATHESI

School Scholarships

St Mary's Primary School – Well Being Tram

TeamSport4All

Water Safety and Swimming classes

WynBay L2P

Wynspeak

Young Achievers

Sports Clubs Supported

Altona City Soccer Club Altona Hockey Club Altona Little Athletics Club Altona Sports Centre Altona Yacht Club Essendon Baseball Club Gellibrand Cricket Club Laverton Cricket Club Newport Rams Baseball Club Point Cook Cricket Club Truganina Thunder Football Club Western Lights Soccer Team Western Region All Abilities Cricket Club

Branch Manager's Message

Be Part of Something Bigger: Banking with a Purpose



Banking with Community Bank Altona and Laverton isn't just about managing your finances—it's about being part of something bigger.

Bendigo Community Bank offers a full range of high-quality banking products, including savings accounts, home loans, and business banking, all with highly competitive rates. We ensure our customers receive the same value as larger banks, but with the added

benefit of personalised, community-focused service.

According to Roy Morgan Research, Bendigo Bank is consistently ranked as Australia's most trusted bank, a reflection of our commitment to integrity, customer satisfaction, and our strong ties to the local community. This trust has been built over years of delivering reliable financial services while prioritising the wellbeing of both our customers and the communities we serve.

Unlike the "Big Four" banks, which are primarily focused on maximising profits for shareholders, Community Bank Altona and Laverton are committed to reinvesting profits back into the communities we serve. Our branches are built on the foundation of fostering long-term relationships, promoting financial and social inclusion, and ensuring our operations have a positive impact on the local economy and social fabric.

We are deeply committed to supporting local well-being through philanthropic initiatives. We channel resources into local charities, community events, education, sports, cultural activities and more.

By banking with Community Bank Altona or Laverton, you are directly contributing to making our region a better place for everyone.

Just think about it ... by simply doing your banking with us, you are helping support your local community in so many meaningful ways.

So a big thank you to our loyal customers who are part of something bigger. And for those who haven't yet made the move - come and bank with Community Bank Altona and Laverton and experience the difference for you and your community!

Daniela Guertler Senior Branch Manager P: 0402 609 502 E: daniela.guertler@bendigoadelaide.com.au

Talk to us today

Community Bank · Altona

64 Pier Street, Altona P 9398 8922 E altona@bendigoadelaide.com.au bendigobank.com.au/altona

Community Bank · Laverton

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We're open: 9.30am - 4.00pm Monday to Friday

Directors

Mr H Da Silva (Chairperson), Mr M S Pernar (Secretary), Mr G Ryan (Treasurer), Ms E Driscoll, Mr M Fischer, Mr J Gundran, Ms M Serle

Hobsons Bay Community Financial Services Limited PO Box 139, Altona VIC 3018 ABN 39 091 661 166

Meet Belle - Your Local Home Loan and Lending Specialist

Belle is here to help with a range of services tailored to your needs.

Whether you're buying your first home, investing, renovating



or would like a second opinion on your current loan, Belle can help guide you through every step of the process.

Contact Belle today to schedule your appointment: 0417 809 295

