

Autumn  
2024

# Newsletter

Community Bank · Mount Martha



## A word from our Manager

Welcome to our Autumn newsletter! Can you believe its June already! Grab a coffee it's been a big couple of months.

I have been lucky to see so many community groups making a difference in the Mount Martha community already. Meeting a lot of volunteers in April at our stronger community grants night would have to be a standout event for me. \$136,000 back into the community in one hit! We funded kitchen upgrades, IT equipment, a portable cool room to heating and cooling systems just to mention a few. Our community investment has now hit a huge \$1,250,000 just because you, our customer chose us, Community Bank Mount Martha.

May saw us hosting our eighth Biggest morning tea and we had a packed house! It was great to see so many people popping to branch!

The last few months have seen a change in staff. Kerry's contract had come to an end (happy second retirement) as Amanda returned from maternity leave but a new position with business banking has presented a wonderful opportunity for her. We wish her all the luck for her new position. Most of you will now know Amye has now stepped into the role of Home Lending Specialist and is available for your home lending inquiries. We welcome Jen into the customer relationship



role. Unfortunately, Katy is heading back to the sunshine and will depart in early June. We thank Katy for her service and wish her all the luck on the move back home. Narelle celebrated her 10 year anniversary with branch also!

We know a lot of people head north over the winter to escape the cold! But is

your home still covered? Chat to the team today about reviewing your insurance or even your home loan! We are here to help. Call us today on 5974 4518.



## Biggest morning tea

This year Community Bank Mount Martha again hosted a 'Biggest Morning Tea' fundraiser for the Cancer Council. This is the eighth consecutive year the branch has been involved with this worthwhile cause. Over the month of May, with the support of 36 local businesses that each had a donation box, the branch collected \$7,147.90 in donations. In total we have now raised \$22,799.64 for the Cancer Council.

The branch was also fortunate enough to be able to host a Morning Tea on Tuesday 28 May with a large turnout, with many enjoying a cuppa and some delicious treats donated by some of our local business or buy raffle tickets for the many wonderful prizes donated by local business. Warlimont & Nutt Real Estate also kindly put on a BBQ sausage sizzle to support us in a fundraising efforts and raised \$571.65.

This was a great result and comments from businesses, donors and customers was that this was a positive, feel good cause. We know we certainly felt good hosting it! Thank you to everyone involved in the worthy cause!

# Chairman's report

Welcome to our autumn edition of the Community Bank Mount Martha Newsletter.

In April Community Bank Mount Martha held its second round of the Mount Martha Stronger Community Grants evening at the Mount Martha Yacht Squadron.

"Our/your bank" gave away \$136,000, bringing the total of grants to the community to \$386,000 in the last 12 months, which is a huge investment into our community. From sporting groups to volunteer groups.

It was fantastic to see over 50 of our community attend the evening to receive their funding and to mingle and enjoy a great evening. As a collective group it was terrific to see how our bank contributes towards the greater community and the impacts that banking with a community bank has and touches so many across the community at all levels and all ages.

In May we had the pleasure of joining the Rotary Club of Mount Martha along with many other groups to be acknowledged for your bank's contribution towards their Cash for Cans (C4C) program. Mount Martha Rotary Club submitted a grant request for assistance with the equipment required to get the C4C program up and going. Community Bank Mount Martha has assisted them to purchase a trailer, 90 bins, signage and assisted in building five more collection points. They shared some amazing numbers: 130,000 containers recycled since Nov 2023 – with more than \$16,000 received and going back into the community – well done Mount Martha Rotary.

We attended the Senior Expo during May, with a great turn out of over 380 people attending the day. Bendigo Bank presented on Digital SCAMing we were grateful for Max Bone from the Banks Digital team to come and share some great words of wisdom to ensure we do not get scammed – currently 1 in 3 people have been scammed in one way or another, watch out for more on this on our Facebook and Web page.

Our Business Breakfast was once again a huge success, Bendigo Bank's Head of Economics and Market Research David Roberston, attended South Beach Project for our annual Budget Breakfast. David provided a recap and his take on the federal budget, his forecast for the next 12 months, while looking back on his predictions from last year. David scored a modest 8 correct out of 10. Let's see how his predication stack up for 2025. This has now become an annual event with tickets being snapped up quickly.

Sadly we say good bye to Amanda Davidson – although not completely – Amanda has taken another role within Bendigo Bank, Amanda will be missed, however we wish her all the very best in her role, and extend our thanks for her contribution to Community Bank Mount Martha and wish her every success in her new role.

We welcome Jen into our branch, Jen commenced in late March and Jen has become part of the team very quickly. Jen is very much a local in our community. Please drop into the branch and welcome Jen if you haven't already.

A big thank you to all the team, staff and Board members.

Regards

**Bruce Ranken**  
Chair



## Scoreboard lights up!

As the new pavilion at Alexandra Park, Mornington nears completion there are other aspects of the ground that are also being upgraded.

Through a partnership with Community Bank Mount Martha, Mornington Football Netball Club, Mornington Cricket Club and Peninsula Raiders Super Rules, \$36,000 in sponsorship over three years has been funded through Community Bank Mount Martha to upgrade the existing electronic scoreboard at Alexandra Park. This funding and upgrade will assist all three clubs that utilise Alexandra Park and the electronic scoreboard.

On top of this the three clubs shared grants in the 2024 Mt Martha Stronger Community Grants Round 2, totalling \$20,196 for various capital works projects.

That's not all; Community Bank Mount Martha has also provided each Club with a jointly branded 3m x3m marquee.

Rob Smith, President said, "The Mornington Football Netball Club are so thankful for the ongoing support and sponsorship from Community Bank Mount Martha".

With their sponsorship of all three clubs, they have been able to get a new electronic scoreboard, and this financially, has made a tremendous impact for all of the user groups of the Alexandra Park Precinct.

Luke Woods, Treasurer said, "Peninsula Raiders are grateful to our local Community Bank Mount Martha for their invaluable support, enabling lower fees and ensuring accessibility, fostering positive mental health impacts within our community through over 35 men's and women's football".

Andrew Nicholls, President said, "Mornington Cricket Club greatly appreciates Community Bank Mount Martha's ongoing support for our Club and the Alexandra Park Precinct, as well as the commitment to promoting diversity and engagement across our local community".

A huge thank you and congratulations to all in our community that currently bank at Community Bank Mount Martha, it is your support that makes these types of initiatives possible.





## Moorooduc Primary School

Community Bank Mount Martha have partnered with The Rotary Club of Mornington to donate a 6m x 3m jointly branded marquee for Moorooduc Primary School.

Gary Sanford our Community Liaison Officer, Pam Hall (President) and Judy Seager of The Rotary Club of Mornington attended Moorooduc Primary School Assembly on Friday 24 May 2024 to present the marquee.

Callan Ilse, Physical Education, who coordinated the marquee for the school said, "Thank you for attending today to officially hand over the marquee you have kindly organised. Our students and wider community are truly appreciative as it will be utilised at our sporting events and along with broader community events such as information evenings, trivia nights, etc. Your partnership is truly valued and thank you again for your generous donation".

Again, I thank our shareholders and particularly all our customers who make partnerships and donations like these possible in our community.

## Meet our new Customer relationship officer, Jen



### Why did you apply?

For the past seven years I have run my own business and been a customer of Community Bank Mount Martha. I love the Community Bank and that my business was helping raise funds to give back to the locals and their community groups. After making it through COVID with my business still intact, I decided it was time for a new challenge. I love to learn new skills and thought the banking world would give me the perfect opportunity to do this.

### What do you love about Mount Martha?

My husband and I settled in Mornington 27 years ago, and I soon found the Mount Martha Village, such a quaint little street, very welcoming and offered a wonderful feeling of being part of a community. This is something I find the village has not lost over the years. You will always get a nice smile or a friendly hello from a complete stranger and this always brightens my day.

### What do you do when you are not at work?

I love spending time with my family, I have a son who has recently moved out of home and twin daughters that are completing their VCE this year, we also have a fur baby, Lola my beagle! I love watching the sunrise or the sunsets of the peninsula, I could just sit and watch the ever changing sky forever. I enjoy catching up with friends over dinner and I also like going to the theatre in the city, but being in there always reminds me why I love my home.

## Don't let the scammers get in.

Here is a precautionary tale from one of our Directors.

A fortnight or so ago he received a phone call late in the afternoon, from well spoken and courteous lady who introduced herself as representing the Bendigo Bank security department.

The security department had detected an unusual transaction on his credit card in Perth and she was ringing to confirm whether or not that was correct.

The answer was, it was not correct.

She then went on to explain that whoever had tried to hack his credit card had also tried to hack three of his accounts. She was very believable and was even able to quote to the cent the balance in each of the three accounts.

She explained that all that he needed to do was to change the number of the three accounts so that the hackers would not be able to access them.

Allowing that she had access to the exact amount of the balances of the three accounts it seemed to be genuine. She was even able to send a code number on Bendigo and Adelaide Bank letterhead that appeared to be perfectly genuine. That was so that he could send that code number back to her to authorise the changing of the bank numbers.

At that point he became suspicious and politely said that he would like to go to his local branch and confirm the change of banking details at the branch. The lady agreed that was an excellent idea and in fact urged him to do that, but said just to make things safe overnight I will send you another code which will lock the three accounts until you have time to get to the branch in the morning.

It all seemed perfectly legitimate, and was all under the Bendigo and Adelaide Bank letterhead. However when he was reluctant to give her the second code she became insistent, and he hung up.

The following morning he rang the Bendigo security department and it was confirmed that there had been a £250 debit to his credit card in London that it had been somehow processed through Perth. It was definitely a scam.

The security lady at Bendigo then passed him on to the scam department at the Bank and it confirmed that it was a scam and that the only thing that saved him was that he had Multi Factor Identity security. That is not only did he have to put in his password but then had to respond to an SMS sent by the Bank.

Had he responded and sent the second code his three accounts would have been emptied by the scammer.

The lessons to be learned are:

- 1 the scammers are incredibly clever
- 2 the bank will never ring you but may send you an SMS or email asking you to contact it
- 3 make sure you have the Multi Factor Identification security. It is a nuisance but a life saver.

And remember the bank cannot protect you from the simple mistake of believing the scammers. They are evil and clever.

## Mornington Seniors Expo

Max Bone, from Bendigo Bank's Digital Banking team joined the Community Bank Mount Martha Directors at the Senior Expo, in Mornington on Friday 24 May. Max provided a presentation in Digital Scam in conjunction with the ACCC. The turn out was excellent with many questions posed, as many of the community have been touched by one form or another of a digital scam be it by email / text / phone call. Scammers do not discriminate and are very clever in their approach. Remember three very important actions: STOP, THINK, PROTECT. I encourage anyone that believes they have been scammed to reach out to their bank to discuss, Don't be embarrassed as one in three people have been scammed in one form or another, it is best to catch the scammer early. For more information on the three actions please visit: [www.bendigobank.com.au/security/scams/](http://www.bendigobank.com.au/security/scams/)

Thank you to Nicholas Robert OAM, John Schubert, Shane Pope, Jennifer Spicer and Martyn Baker for all of your support in the event.



## Mount Martha Primary School Trina Night

Phillip Fitzpatrick, Director, Mount Martha Community Enterprises Ltd, which operates Community Bank Mount Martha under a Franchise Agreement with Bendigo and Adelaide Bank Limited attended the Mount Martha Primary School Trivia Night on 20 April and was pleased to represent the bank and present a cheque for \$2,000.

The school is zoned as only accepting students from the Mount Martha area and Phillip was pleased to speak to 250 local parents and advise them of the great work Community Bank Mount Martha is doing supporting local groups and clubs in our area. Phillip got feedback from parents amazed at what we are doing and promising to call in and open accounts for their children.

Phillip was especially pleased to support the school as he has five grandchildren who attend as students and hears from them how much they enjoy going to school every day.

Pictured right is the Principal and Parents accepting our donation.



## Talk to us today



**Stacey Wakeman**  
Branch Manager  
**5974 4518 or 0407 778 737**  
Stacey.Wakeman@  
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### Community Bank · Mount Martha

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 /communitybankmountmartha

### We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

### Directors

Bruce Ranken (Chair), Nick Roberts (Vice Chair),  
Matt Forsyth (Treasurer), John Schubert (Secretary),  
Colin Forsyth, Martyn Baker, Shane Pope,  
Charles Smitheram, Philip Fitzpatrick, Jennifer Spicer

Mount Martha Community Enterprises Ltd

Shop 6, 34-38 Lochiel Avenue,

Mount Martha VIC 3934

ABN 25 142 190 949

## Speak & Share

### Director Donation

My name is Martyn Baker and the reason I have chosen Speak & Share to receive my Mount Martha Community Enterprises Ltd (Community Bank

Mount Martha) Directors donation is because of the fantastic work they are doing by running programs in secondary schools, workplaces and sporting clubs amongst many others. My connection to the three young men is Mt Eliza Football Netball Club where my youngest son has played for a few years along with these lads where they lost a friend and team mate to suicide.

They are providing a great service to the greater Mornington Peninsula community and are going from strength to strength.

