



## Pyrmont **Community Bank**® Branch Newsletter Issue No. 2 – Spring 2010

### From the Manager's desk

#### Ultimo Public School

We have made a successful start with our school banking program, with our Customer Relationship Officer Neville Miller addressing the teachers and assembly at Ultimo Public School on the **Community Bank**® branch and the benefits of saving.

Our **Community Bank**® branch school banking program is very important because it teaches children about saving, banking and, through practice, develops good saving skills and behaviours which will be useful right through into their adult lives.

Director John Marsden was an excellent Bendigo Bank mascot when he donned the bank's Piggy costume in order to promote the bank's Piggy Savings Account for children under the age of 13.

This account is fee free and requires a parent or guardian to counter sign any withdrawal. The children will receive a card and present from the bank on each birthday.

If your children attend Ultimo Public School, our banking service is available during school terms to make it easy for them to deposit regularly, as Neville Miller or another staff member will visit the school to take deposits.

If your children already have accounts with us they can start using the service any time. If not, it is easy to open an account and get them started. Just contact the branch and find out how.

#### Zero fee home loan accounts

We have launched a zero establishment fee campaign on all new and refinanced home loans. Keep an eye out for our flyer or just pop into the branch for a chat with no appointment necessary.

#### Bendigo Bank Sydney CBD branch opens

On 25 August 2010, Bendigo Bank opened its first CBD retail branch at 75 Elizabeth Street (near the intersection with King Street). This new branch provides Pyrmont **Community Bank**® Branch customers who work in the city with the added convenience of a CBD location.



Branch Manager, Jamal Houssani, said the branch catered for all business needs as all staff were experienced in the full range of financial services as well as banking. The branch has an e-kiosk for internet banking needs and, like Pyrmont **Community Bank**® Branch is a "Branch of the Future" with no counter or security screen.

#### Bendigo Bank credit cards

What is it about the Bendigo Bank that makes a difference? One point is the range of credit cards the bank offers customers. Two of these cards stand out for special mention.

The Basic Black Credit Card has been cited by a well known Australian consumer group as being the best value for money credit card in Australia. Alternatively, animal lovers who want to make a difference can apply for a Rescue Visa Card. Every time you use the Visa Rescue card you are helping save the lives of homeless animals.

You can choose from a range of animal pictures for your card and this should brighten any spending experience. Ask branch staff for details of either card or indeed other credit cards in our range from which you can choose.

Again, thanks for your continuing support. Please remember the more business we can generate (loans, deposits, credit cards, insurance policies etc) the faster we can assist the community with grants.

**Phillip Price**  
Branch Manager



## Community notes

**The Jacksons Landing Community Christmas Celebration** will be held on Sunday 5 December 2010, 5.00 - 9.00pm in Refinery Square, Bowman Street, Pyrmont.

The Celebrations will include a picnic on the grass, concert, food stalls, Santa, Nativity scene and Christmas story for kids. The 'Reverse' Christmas tree will serve as a fundraiser for Harris Community Centre, Salvation Army and the Australian Literacy and Numeracy Foundation.

Enquiries: Janis 9660 1017, Libby 0404 492 444, or Mary 0410 679 204.

**Pyrmont/Ultimo Landcare** is bringing the bush back to the city, by weeding and planting native trees and shrubs to beautify neglected land and provide habitat for native birds. No skills, experience or tools required and everyone is welcome. Landcare meets each Wednesdays at 8.30am until noon in Quarry Master Drive, Pyrmont and on Sundays at 8.30am until noon at Wentworth Park light rail station.

Enquiries: Elizabeth 9571 9727, eelenius@bigpond.net.au, or Mary 0410 679 204.



▲ Landcare at work in the Jones Street pocket park.

**Mustard Seed Uniting Church's Carols with Live Nativity.** This re-enactment tableau will actually include a real donkey. The Nativity will be located at the corner of Quarry Street and Bulwarra Road Ultimo, outside the Uniting Church.

Friday 17 December 2010 at 7.00 pm. In case of inclement weather, the event will be staged in the church.

### Christmas period church service times:

- Mustard Seed Uniting Church:
  - Christmas Day, 25 December 2010 at 9.30am
  - Sunday 26 December 2010 at 9.30am
- St. Bede's Catholic Church:
  - Midnight mass on Christmas Eve with carols commencing at 11.30pm.
  - Christmas Day masses at 8.00am and 11.00am.

## Public interest alert

In their September 2010 Newsletter, Accountants, Auditors and Advisors, Pitcher Partners, have alerted their clients to the following:

The Personal Property Securities Act 2009 was passed on 14 December 2009 and whilst this legislation will make wholesale changes to the registration of security interests in personal property, it will also radically change the notions of legal title over such property.

The Act is expected to commence from May 2011, and many businesses and individuals will be affected, and there will be far reaching consequences to those who fail to understand how these changes will affect them.

In a lengthy article it was stated that:

The reform will replace over 40 registers into one single national register and it aims to reduce complexity within the existing laws, reduce legal disputes and apply some consistency by providing uniform rules for all security interest in personal property.

Land is specifically excluded from this reform. Please note that the Pitcher Partners newsletter states "firstly seek the assistance of your solicitor and professional advisors to prepare for the new changes in legislation".

## Save lives every time you shop

Every time you use a Bendigo RSPCA Rescue Visa Card, you're helping to save the lives of homeless animals.

Applying is easy. Visit Pyrmont **Community Bank**® Branch or call 9518 9866.

 **Bendigo Bank**  
banking

Subject to terms, conditions, fees and charges. Bendigo and Adelaide Bank Limited  
ABN 11 068 049 178. AFSL 237879. 121828\_v2 (26/10/2010)

[adoptapet.com.au](http://adoptapet.com.au)

 **RSPCA**  
For all creatures great and small.

Pyrmont **Community Bank**® Branch

## Customer profile

Like many of us who have made the move from suburbia to CBD fringe, Cathie was looking forward to a completely different lifestyle when she made the move from the northern beaches to Ultimo.

Cathie's first task was to consolidate her bank accounts and ideally with a bank she could walk to with her 'rescued' dog Clover. Cathie's children told her about the recently opened Pymont **Community Bank**® Branch. It was here that Cathie was delighted to find a friendly, helpful and caring attitude from all staff and a range of services that met all of her requirements.



▲ Cathie and her "rescued" dog Clover also love the many outdoor cafes in the area.

Cathie loves being able to walk to the city from home and to enjoy walks along the water with her companion Clover. An active community member, Cathie belongs to the Jackson's Landing Choir and plans to become a volunteer at the Ultimo Public School.

Cathie does Tai Chi at the Harris Community Centre and goes to exercise classes at the local Ian Thorpe Aquatic Centre. Best of all, Cathie and Clover love the walk, coffee stop and interaction with our branch staff.

## Stories from the streets of Ultimo/Pymont

A photographic exhibition was displayed within our bank in September and reflected the varied, multi-cultural character of Ultimo and Pymont.

The exhibition was put together by and first displayed at the Harris Community Centre in February of this year. It then went to the Power House Museum and now moves on to the Ultimo Public School and Pymont Community Centre. The photographs are available for sale from \$10 to \$20 each with proceeds going towards a Mental Health First Aid training course for community members. For more details contact the Harris Community Centre 9552 1140.

### Community Bank® shares

If you want to buy shares in the Pymont **Community Bank**® Branch it may still be possible to do so. For example, it may be that an existing shareholder could be facing serious illness or might be moving overseas to live permanently. This could trigger an interest to sell shares.

In such cases, notice of interest to sell or buy shares should be given to the branch or our Secretary Ian Bulluss. Ian will facilitate the transaction by notifying interested parties. These private transactions take place on the Low Volume Share Market.

If this prospect is of interest to you please contact our Secretary Ian Bulluss at [ianbulluss@bigpond.com](mailto:ianbulluss@bigpond.com).

## Business profile

When the idea of establishing a **Community Bank**® branch for Pymont and Ultimo was first floated, Pharmacists Eddie and Natalie Karp were amongst the first local businesses to offer support. In fact, many of our first capital raising sausage sizzles were held outside their pharmacy.



▲ Natalie and Eddie Karp outside their pharmacy in Harris Street, Pymont.

Eddie and Natalie bought the pharmacy from Neville and Ruth Hurt in 1986. This was before the Darling Harbour redevelopment had opened; before Star City, Jacksons Landing Development and before completion of the ANZAC Bridge. With the opening of the ANZAC Bridge and Harris Street Flyover, Eddie was quoted in a Daily Telegraph article as saying that Pymont had become a bit of a "Gilligan's Island". They have seen many changes since and best of all is a re-emerging sense of community. Eddie and Natalie feel the **Community Bank**® branch has contributed much to this sense of community.

## Staff profile – Neville Miller

Meet Neville Miller, who has joined our staff as our permanent Customer Relations Officer.

Neville has more than 25 years of banking experience including eight years in a variety of roles with Bendigo and Adelaide Bank.

Neville is an inner west local and greatly enjoys being on the staff of our Pymont **Community Bank**® Branch.

Neville welcomes any queries you may have regarding your banking or financial service requirements.



## We want your ideas please

Although our **Community Bank**® branch has not been open long enough to be making a profit that the Board can distribute to the community we have reached a milestone where Bendigo and Adelaide Bank Ltd will give the Board a small sum for this purpose.

The Board would like to hear from the community and find out how "U" think this money could be distributed. In order to discuss your ideas, and inform community groups on the process of applying for these grants, we will be organising a public forum in the near future.

Watch out for the public notice about the forum. If you want to be sure of getting this information for your community group, or find out more about this, let the staff at the branch know your contact details so we can be sure to let you know when it is on.

## Twice as many ATMs for U

In June this year, the Australian Competition and Consumer Commission gave approval for an ATM alliance between the Bendigo and Adelaide Bank Ltd and Suncorp Bank.

This shared network provides our customers with access to more than 2,000 ATM locations Australia-wide. This alliance provides much greater convenience for Bendigo customers where there may not have been a Bendigo Bank ATM or branch nearby – including the Sydney CBD.

There are now 52 Alliance ATM installations within the CBD including the new Bendigo retail branch near the corner of Elizabeth and King Streets. With both institutions adding new machines to the network every week, our ever increasing ATM population will help our customers avoid fees that other banks and ATM owners may charge for using their ATMs.

Suncorp/Bendigo alliance ATM locations within Pyrmont and Ultimo:

- Pyrmont **Community Bank**<sup>®</sup> Branch, corner of Union Square and Harris Street
- The Atrium at 60 Union Street, Pyrmont
- Leon Supermarket at 45–55 Harris Street, Pyrmont
- K & T Aussies Mixed Business at 233 Harris Street, Pyrmont
- Pyrmont City Convenience Store at 7 Quarry Master Drive, Pyrmont
- Pyrmont City Convenience Store at 104 Pyrmont Street, Pyrmont
- Convenience Store at 148 Harris Street, Pyrmont
- Ultimo Mini Market at 342 Bulwarra Road, Ultimo
- Gads Convenience at 558 Jones Street, Ultimo.
- Darling Harbour has three Alliance ATM installations and there are currently 52 listings for the Sydney CBD, mostly in convenience stores.

## Sydney to host 2011 National **Community Bank**<sup>®</sup> Conference

The annual National **Community Bank**<sup>®</sup> Conference was held in Adelaide at the beginning of September this year. Our Board was represented by Chairman Bruce Naphthali and Directors Margaret Broadbent and John Hoff.

The purpose of the annual conference is to meet representatives of other community branches and executives of Bendigo and Adelaide Bank. The interchange provides opportunities to learn through shared experiences and to be updated first hand as to new developments within the bank and within the rapidly growing network of **Community Bank**<sup>®</sup> branches (now numbering 265).

While the bank provided a stimulating list of expert speakers and workshops, the host city organisers are to be congratulated for staging a great event. Workshops covered a wide range of relevant topics including the distribution of profits made to the community (now totalling more than \$42 million nationally).

One of the most inspirational sessions was given by the Founder of the **Community Bank**<sup>®</sup> concept, Rob Hunt. Now in semi-retirement, Rob drew loud applause when he emphasised the primary goal of Bendigo's **Community Bank**<sup>®</sup> branches is to retain capital in the community that belonged to the community.

Over the years, while it seemed prudent for banks to amalgamate as a hedge against bad times, we have seen the emergence of super banks. These super banks have taken capital out of the very communities that generated it to financial centres well beyond the local community.

Sydney delegates to the conference were delighted when it was announced the Sydney bid to host the 2011 National Conference at Darling Harbour was successful. As the nearest branch to the venue, our Board, Manager and staff can expect to be heavily involved with the planning and implementation of this national conference. Adelaide certainly set a high bench mark.

## Marquee to share

Pyrmont **Community Bank**<sup>®</sup> Branch is now equipped with a “fold – up marquee”. You may have seen the marquee at the recent Wentworth Park games day and the Second Hand Saturday event at Ultimo.

If you are involved in a community activity that may benefit from the presence of this marquee, please contact us with details. The marquee has four open sides with protective roof and is identified as a Pyrmont **Community Bank**<sup>®</sup> Branch structure.

Contact John Marsden on 0415 522 161 for information on the shelter.

- ▶ Our marquee with Chairman Bruce Naphthali and Director Robert Gavagna at the Wentworth Park Games.



Pyrmont **Community Bank**<sup>®</sup> Branch,  
148 Harris Street, Pyrmont NSW 2009

Phone: 9518 9866

Website: [www.bendigobank.com.au](http://www.bendigobank.com.au)

Opening hours: Monday to Friday 9.00am – 5.00pm  
and Saturday mornings 9.00am – 12 noon

### **City West Community Financial Services Limited**

PO BOX 304, Pyrmont NSW 2009

**ABN:** 34 134 051 219

**Chairman:** Bruce Naphthali.

**Directors:** Margaret Broadbent, Ian Bulluss,  
Peter Devoy, Robert Gavagna, John Hoff, Ashley Limbury,  
John Marsden, Charles Perry, Trish Strong.