

Spring
2020

Newsletter

Community Bank · Seddon



Message from the Chair



As we head into the warmer months, our local community is cautiously re-entering a more familiar pace. Shops are starting to open, children have returned to school and we are once again able to enjoy the wonderful hospitality options our neighbourhood is famous for. This is a welcome

return for everyone and has been hard won by all Victorians.

However, the cost has been significant for many and as the only bank in our community, the Community Bank Seddon team have been at the front line of helping customers with their personal and business banking needs. While other banks have reduced hours and closed branches, our team remained committed to servicing the needs of the inner west community and thankfully this has seen our Community Bank continue to grow.

When your Community Bank grows, so does our ability to do more for the inner west. So far, our community contributions have grown to \$759,343 and this investment has been across a wide variety of areas including sports, community groups and schools. This year the needs of our community have

changed and we have responded. By funding West Welcome Wagon, Reaching Out in the Inner West and Yarraville Special Developmental School, we have been able to respond to the needs of our community.

We were also thrilled to unveil the final Digital Scoreboard at the home of the Yarraville Seddon Eagles and Yarraville Cricket Club. This rounds out our commitment to support Maribyrnong Council with additional funds to install these four new scoreboards across our local council area. Not only will they offer a better game day experience but with a full digital experience, clubs will be able to use the screens to support sponsors and even show movies. Stay tuned for more news on this soon.

Christmas is coming and that will mean tough times for some. Once again Community Bank Seddon will be here to help support our community and work with other community organisations to continue to help grow the inner west. So, head into the branch to check out who we are collaborating with and maybe grab a copy of The Westsider or a fantastic fruit cake from the Lions or Rotary Clubs.

We are here for all of our community so if you have any banking, finance or insurance needs then head in and chat to Ashley and his team.

Sarah Franklyn
Chair

Message from the Branch Manager

Spring has sprung and that means one thing – spring cleaning!

Spring cleaning isn't just confined to your home, now is the perfect time to do a spring clean of your financial products. When we discuss financial products, we almost always immediately think of our bank accounts and/or loans but equally as important is your insurance cover and your superannuation.

When was the last time you sat down with your partner and/or family and discussed your financial goals and reviewed your current banking, superannuation, insurances, wills to ascertain that they match your current needs? Our needs are constantly changing as such this is something we should look to review constantly.

Some things to think about;

Do I have the accounts I need? Do they have the features that are important to me?

Have I discussed with my banker the benefit of making additional loan repayments? An additional \$50 per repayment can take significant time of your loan term.

Do you have an offset account? Every individual whom holds a home loan should be utilising offset accounts.

Benefits of fixed vs variable rate facilities and what type suits your family best? Is your rate competitive?

When was the last time you reviewed your insurance policy to see whether it covers you for what is truly important to you, whether it be a prized artwork, heirloom jewellery, that David Boon talking figurine or that classic Eddy Merckx bike in the garage? Do the kids constantly lose or damage their belongings outside the home?

Superannuation is something we all have yet is almost always avoided. Who can honestly say what their current balance is? What their investment performance has been? What level of insurance coverage they have and do they have an active binding nominee?

Too often we have come across individuals whom have had several superannuation funds dwindle in balances due to multiple fees being charged.

All of the above should be considered and discussed regularly as a individual, couple or family, to normalise these discussions and build good money habits for the future. As your local bank, we are here to assist you to reach your financial goals and help you weave your way through all the financial jargon.

Any question or query, whether big or small, our team is more than happy to guide you along your financial journey. Now is the perfect time to call us, get your banker to shout you a coffee and discuss your needs.

Ashley Coles

Branch Manager

M: 0400 042 431

E: ashley.coles@bendigoadelaide.com.au

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Getting to know Teena (and Harley)

Staff profile – Teena Brown

Teena has enjoyed her role as Customer Service Officer since the branch opened in 2009. As a local, she enjoys the community connection that being part of a community bank brings. When not busy with her family and puppy, Harley, Teena enjoys gardening and exercising and is keen to get back cruising with her girlfriends!





Reaching Out in the Inner West

For many communities in Melbourne, food insecurity has been a concern which has obviously escalated in recent months. Just ask the volunteers from Reaching Out in the Inner West who have been cooking and distributing meals to those in need from Nicholson Street Mall, Footscray for the past 15 years.

While they usually provide meals, essentials, clothing and blankets to about 80 groups a week, the demand has risen to 200 a week.

Working in conjunction with local Seddon fruiterers, Pompello, we were able to provide boxes of fruit and vegetables for several weeks to assist with the meal preparation in September and are looking forward to volunteering once restrictions ease.

The Westsider

Do you have a community story or an event you'd like to share with the inner west community? Share it in our local community newspaper, The Westsider.

Read the latest edition at www.thewestsider.com.au or pick up a copy from the branch.

For further information, contact Suzanne Saunders.
Email: marketing.iwce@gmail.com



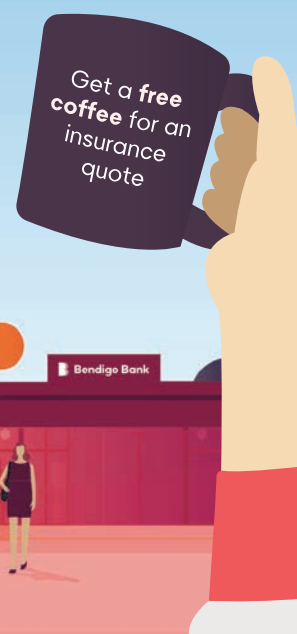
BEAN quoted on your insurance?

Grab an obligation free insurance quote and enjoy a coffee on us!

Visit the branch on 13 November - 13 December any time between 9.30am to 5pm.

Find out more. Call 9687 2500 or search Bendigo Bank Seddon.

bendigobank.com.au



Bendigo Bank

Community Bank
Seddon

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"They Believed They Could, So They Did"

Buy a tote bag for \$20 and you'll be creating awareness and helping support Women's Health West

Available at Seddon Community Bank
90 Charles Street, Seddon
Monday - Friday, 9.30am - 5.00pm
Learn more - www.whwest.org.au



Women's Health West / MAD Youth

Between now and Christmas, we're working with MAD Youth to support Women's Health West, a local organisation with programs designed to support women's health, safety and wellbeing to prevent violence against women and children.



West Welcome Wagon tees

Community coming together is more important than ever – that's what the COVID-19 crisis has reminded us. While we are very lucky to be part of a very close and supportive community, recent challenges have created opportunities to collaborate with local business to support and connect with vulnerable areas of our community.

A recent connection with local Kingsville business High Tees Australia, gave the branch team the chance to support West Welcome Wagon through t-shirt sales. For every 'kindness' and 'welcome' tee sold, High Tees donates \$10 to West Welcome Wagon. The branch team not only promoted the tees but also matched the donation. The final tally has just come in and \$1,030 has been donated for the month of October.

To buy your 'kindness' or 'welcome' tee and support West Welcome Wagon, go to www.highteesaustralia.com.au

RU OK? Day

Thanks to the CWA Footscray for providing a fabulous Morning Tea to support RU OK? Day. There's nothing better than a homemade scone with jam and cream, especially when you're living and working in lockdown, so our at-home staff were delighted with their personalised packs.

To top it off, other Community Banks heard about our branch produce stall and approached other CWA groups to do the same. At the end of September, our branch had raised \$1,397 from produce sales.





INNER WEST COMMUNITY BIKE HUB

Become A Member

Members are an integral part of the Community Bike Hub as not only do members receive benefits, discounts and notices of events at the Hub, their membership contribution also helps to fund our successful Bike Shed program.

Members can also help spread the word to our community through social media and word of mouth. Donations are always welcome, as are volunteers to help with bike refurbishment, breaking down bikes for spare parts plus we always welcome any expertise in administration and support

Member Benefits include:

- 5% discount on Bike Hub services, repairs and parts
- Member's Day - Sundays 11am - 2pm
- Bike Maintenance Courses
- Advance notice of Bike Hub programs and events
- Partner Benefits

We appreciate our local partners who offer our members the following benefits:

- \$1 off coffee purchased at Harry & Larry's General Store (7 days a week)
- \$15 jugs of Lickety Split Lager and Happy Ending Lager
- 2 for 1 pizzas at Slice Girls West on Mondays (Take Away Only)

Visit us at the Community Bike Hub, 38-40 Moreland Street, Footscray
or join online at
<http://communitybikehub.com.au/membership-account/membership-levels/>

Contact Us

E: info@communitybikehub.com.au P: 0480 158 569

Opening Hours: Mon - Fri 9am - 5pm / Sat 10am - 3pm / Sun 11am - 2pm



Proudly supported by



Rotary
Club of Footscray (Inc)



Community Bank
Seddon
Bendigo Bank



Community Bank Bingo

In response to the second lockdown in Melbourne, Bendigo Bank created a state-wide competition to create some fun and support for staff during this challenging time. The Bingo Competition required a team from each branch to complete tasks or reach targets related to training, professional development, customer service and other activities, including creating some morale-boosting photos and videos throughout the month of September. And guess what? Out of a state-wide competition, the team at Community Bank Seddon won! Congratulations team!

Talk to us today

Community Bank

Seddon

90 Charles Street, Seddon

P 9687 2500

E seddon@bendigoadelaide.com.au

bendigobank.com.au/seddon

[/seddoncommunitybankbranch](https://www.facebook.com/seddoncommunitybankbranch)

[/seddon_community_bank_branch](https://www.instagram.com/seddon_community_bank_branch)

We're open:

9.30am - 5.00pm Monday to Friday

Directors

Sarah Franklyn, Jack Fitcher, David St. John, Wal Wiersma, Jenny Britt, Tony Sticca, Pamela Sutton-Legaud, Alisa Hood

Inner West Community Enterprises
90 Charles Street, Seddon VIC 3011
ABN 93 124 893 705

Keeping score

Great news! The final of the new digital scoreboards has been erected at Yarraville Oval in addition to those at Johnson Reserve, Merv Hughes Oval and Hansen Reserve.

