

Community Newsletter

Autumn 2009

Fun & Games at Freshwater

Harbord Community Bank is proud to sponsor the up-coming Freshwater Fair to be held on **Sunday 29th March 2009**. An event not to be missed, the fair has market stalls; food and wine; rides and entertainment, for the whole family. It brings our community together to celebrate Freshwater and enjoy an awesome day out.



Look out for the Harbord Community Bank stand, where you can throw the footy or tackle "The Worm" to win a showbag full of fun goodies.

Cool Kids for Good Cause

Thank you to McDonald's Brookvale who helped us sponsor the ice cream drive with Harbord Public School to raise much needed funds for the bush fire victims of Victoria. Coordinated by Gabi Elias, Nina Silvander and their team, students raised over \$2600 towards the Bushfire Appeal.

Bendigo Bank's philanthropic arm, Community Enterprise Foundation™, is working closely with organisations to ensure that donations

are being immediately received by affected people and communities.



Students from Harbord Public School

As at 4th March 2009, Bendigo and Adelaide Bank Limited has raised over \$6 million dollars towards this cause. *continued next page...*

Interest Rates !

At their lowest levels in decades!

Are you still in the rental market?

Do you want to own your own home?

Now is the perfect time for entering the market, and with competitive lending rates from Bendigo and Adelaide Bank Limited, your lending experts at Harbord Community Bank® Branch, can help you move into your new home faster. Come into the branch and talk with one of our team.

Harbord

Community Bank® Branch Bendigo Bank



20 Albert Street Freshwater NSW 2096



Georgia playing flute for bush fire appeal

As an individual effort one of our young community members, Georgia, who is in year 4 at Harbord Public School, played her flute outside her home to raise money for the bushfire appeal. Another wonderful example of how communities pull together to support others.

Banking For Our Future

Harbord **Community Bank**® Branch have implemented a school banking program with Harbord Community Kindergarten.

This program encourages children to develop their understanding of the 'value of money' and eventually inspire them to save for something special. Thank you to Margaret, Karen and their team for helping us to create such a valuable program.

If you have any questions about local school banking initiatives and would like to find out more about this service, please do not hesitate to call Melanie Carson at Harbord Community Bank on 02 9939 6744.

\$100 Bank Account Winners

The weekly winners for the Freshwater Village shoppers \$100 Bendigo Bank account are: Cecilia de Rooy 12/12/2008, Lorraine Delaney 20/12/2008, Lyn Jackson 10/01/2009, Brian Baker 15/01/2009, Megan Cliff 23/01/2009 and Nathan Swayer 29/01/2009.

Thank you to everyone who entered the draw each week. We will open this competition again late 2009.

Christmas Raffle 2008 - Result

Thank you to everyone who entered our Christmas Raffle. We raised \$1,500, with the proceeds going to Harbord Community Kindergarten to help fund new equipment for their students.



Margaret receives cheque from Branch manager Ken Ward & CSO Melanie Carson

A **BIG** thank you must be given to all participating businesses who donated prizes for the raffle:

- | | |
|---------------------------------|-----------------------------|
| <i>Fast Fitness</i> | <i>Michel's Patisserie</i> |
| <i>Local artist Scherrie</i> | <i>Freshwater Butchery</i> |
| <i>Hughes Bike Addiction</i> | <i>Cassidy's Hair Salon</i> |
| <i>Blue Full Service Travel</i> | <i>Vintage Cellars</i> |
| <i>Splice</i> | <i>Harbord Beach Hotel</i> |
| <i>Coco Lime</i> | <i>Zamia Homewares</i> |
| <i>F'water/ News Agency</i> | <i>Echoes of Healing</i> |
| <i>Chester's Butchery</i> | <i>F'water Frangipani</i> |
| <i>Brooks Pharmacy</i> | <i>Europe Hair</i> |
| <i>Freshwater Dental</i> | <i>Mitre 10</i> |
| <i>Beachwheels</i> | <i>Total Look Beauty</i> |
| <i>Harbord Growers</i> | <i>The Bronzed Onion</i> |

Your support also benefits our local community...

When you bank with Harbord **Community Bank**® Branch, you have access to a complete range of personal and business banking services – plus, you support your local community.

By banking with us, our investment in the local community will continue to thrive. The first step towards sponsorship for your project is to bank with the Harbord **Community Bank**® Branch.

It's Your Bank

For more information about our products and services Phone 9939 6744

**Board of Directors, Harbord Community Financial Services Limited
20 Albert Street Freshwater NSW 2096**

**Chairman – Trevor Sargeant, Secretary – Ian Greentree, Treasurer – Garry Chadwick, Ian Joynson,
Martin Brook, Bradley O'Connor, Darren Jones, Noela Roberts, John Vaccaro**

The Directors of Harbord Financial Services Ltd volunteer their services to ensure the Freshwater community can continue to have access to a bank branch in their local vicinity