

Freshwater  
Community Bank®  
Branch



## Our story so far...

Freshwater **Community Bank**® is a unique community resource, a concept Bendigo Bank created in 1998 after the major banks had deserted many towns and suburbs throughout Australia as they had in Freshwater. Realising this opportunity, a band of local identities lead the way to return banking services back to our village centre.

By 2002, after a lot of hard work, Freshwater **Community Bank**® was opened.

Here was a small public owned company, now a Bendigo Bank franchise, funded by 420 or so, very special local people who were convinced by their community leaders to take a risk and invest in this unique **Community Bank**® concept.

The very essence here is that these shareholders, each year, donate up to 80% of their profits to countless local non-profit organisations, in all sorts of ways.

Freshwater **Community Bank**® is managed voluntarily by nine thoroughly professional Directors and assisting Ambassadors.

It is staffed by local community minded, dedicated, bank trained officers, who offer a complete suite of Bendigo Bank products that compete well with the range of products all other banks offer!

Bendigo Bank today boasts over 300 **Community Banks**® and has become the fifth largest bank in Australia, and its products and friendly customer service always rank very highly in surveys.

Incredibly, ten years on these Freshwater shareholders, under the guidance of their

Directors, have seen over **1.4 MILLION DOLLARS** given back to their community while simultaneously adding real value to their business centre.

Some examples of Freshwater **Community Banks**® support are:

- Upgrades to local sports grounds
- Assistance with new clubhouses
- Tertiary scholarships
- Equipment and concerts in schools
- Purchase of surf life saving boats
- Training equipment for nippers
- Large orchestral instruments
- A life saving defibrillator in the village
- Village plaza forecourt shade cover
- Street fair and concerts
- CPR life saving programs and gear
- Community playgrounds

### But none of this is possible without customers

So we encourage you to be a part of this story, to join with this wonderful partnership and bank with the Freshwater **Community Bank**®, this unique proposition that provides top class, full range banking services, while at the same time, really helping its community.

### Some of our community success stories include:

*"The generous support we received from Freshwater Community Bank allowed us to purchase much needed, professional quality percussion instruments for our ensembles to use in their rehearsals and performances in the local community."*

- Diana Perche, President  
Northern Sydney Symphonic Wind  
Ensemble - NSSWE



## Our story...

A  
commUnity  
snapshot



*“As MWNA’s Principle Sponsor, the financial support provided has allowed us to purchase new equipment and build facilities without having to ask for an increase in fees from our members.”*

- Debbie Philipson, Vice President  
Manly Warringah Netball Assoc.



*“As a volunteer rescue service organisation, the operational costs of surf clubs are met by members and sponsors. Freshwater Community Bank has financed new equipment and vital repairs for the club.”*

- Warwick McInnes  
Freshwater Surf Life Saving Club



*“On behalf of 1000+ Harbord Public School students and their families, a big thank you to Freshwater Community Bank who assist with funding to support new outdoor areas, smartboard teaching aids, sports clinics and new instruments for the school band”*

- Helen Tenisons, 2011 Acting  
Principal, Harbord Public School



*“Warringah Council have been proud to partner with Freshwater Community Bank to bring important and cultural projects to fruition including playground facilities at Jacka Park, the refurbishment of Harbord Park and their support of the annual Warringah Art Exhibition.”*

- Michael Regan - Mayor  
Warringah Council



## Other organisations we sponsor

Curl Curl ASC	Manly Eagle Tag
Curl Curl North Public School	Manly Junior Rugby Club
Curl Curl Youth FC	Manly Seaside Baseball Club
Freshwater Community Carols	Manly United Football Club
Freshwater ASC	Manly Vale Calabria Club
Freshwater Longboard Club	Manly Vale Community Garden
Freshwater Senior Campus	MW Avicultural Society
Freshwater Softball Club	Manly Warringah Baseball Umpires
Harbord Bowling Club	Manly Warringah Football Assoc.
Harbord Community Kindergarten	Manly Warringah Wolves AFL Club
Harbord Community Library	Neighbourhood Watch
Harbord Devils Junior Cricket Club	North Curl Curl SLSC
Harbord Fish Bowl	Northside Budgerigar Society of NSW
Harbord Frigid Frogs	Northside Enterprises Ltd.
Harbord Harlequins Rugby Club	North Curl Curl Knights JRLFC
Harbord Scouts 1st & 2nd Group	Sailability
Harbord Seaside United FC	St Augustines College Brookvale
Harbord United JRLFC	St John the Baptist Catholic School
Harbord Women’s Bowling Club	St Luke’s Grammar School
Long Reef Boardriders Assoc.	St Paul’s College Manly
Mackellar Girls High School	St Peter’s Uniting Church Freshwater
Manly & Mosman Parkinsons SG	South Curl Curl SLSC
Manly Allambie FC	SNB Water Polo
Manly Christian Brothers JRLFC	Two Hands Project
Manly Bombers JAFC	Valley United RLFC
Manly Cove JRLFC	Warringah Cricket Club
Manly Croquet Club	Warringah Softball Club

## Bank with us and the community benefits

Whether you’re looking for a home loan, want to save, grow your business or need banking advice, we can help you.

- accounts
- term deposits
- home loans
- personal loans
- business banking
- insurance
- investments
- financial planning

## Our Staff

Branch Manager  
**Sandra Kleiner**

Customer Relationship Manager  
**Helen Taylor**

Customer Relationship Officer  
**Kasey Kaye**

Business Development Officer  
**Melanie Carson**

Customer Service Supervisor  
**Angela Moore**

Senior Customer Service Officer  
**Su-Ellen Laing**

Customer Service Officers  
**Cheerie Watt**  
**Kerryn Hamilton**  
**Marielle Da-Silva**



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**We’re open**  
Monday-Friday 9am-5pm  
Saturday 9am-12pm

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