

Summer
2026



Newsletter

Community Bank · Epping



From the Manager's desk

The summer holidays are coming to a close, but it is never too late for New Year resolutions.

I recently had a summer break with my family, and it gave me to time to stand back and reassess what is really important – time with family and friends, fulfilling work with close colleagues, community activities and interactions.

Financial security is often something on people's new year wish list and now can be a time for reflection. Our team is committed to supporting our customers. By having our branch located here in Epping



Stephen Hu and Junie Kanlanan

you have the chance to just drop in for a chat about your banking priorities for this year with either Junie or myself.

Our team and the Board are committed to another year of supporting the Epping community through grants and sponsorships. So, if you involved in local organisations, read more in this newsletter about our funding programs.

I look forward to meeting our customers, stakeholders and shareholders this year in the branch.

Stephen Hu

Branch Manager, Community Bank Epping

Grants and Sponsorships

During 2025, Community Bank Epping supported 50 local projects organised by community clubs, groups and charities. These included sporting clubs, local events, service organisations, school P&Cs, arts activities and more. Read about some of the projects on page 5 - 7.



From the Chair

Another calendar year is upon us! I hope you have all had an enjoyable Christmas and I also wish you all a prosperous and happy new year.

In January, we celebrated our manager, Stephen Hu, who has been with us for 10 years. Stephen has been a dedicated and outstanding leader - helping our customers with their banking needs, leading our staff and working with the Board. On behalf of the Board, I'd like to thank him for his service.

In the last year Community Bank has given back to the local community, through grants or sponsorships, more than \$430,000.

This is made possible through the support of our loyal customers and the support of our shareholders.

In order for the bank to continue to provide this generous support to the Epping and surrounding districts I ask that you consider increasing your banking with us and referring your friends and family so that they can consider the banking services we provide. Stephen and our branch team are there to assist you.

This is a win win situation, as there may be additional benefits to your community organisations from doing this.

Thank you for taking the time to think about this.

Craig Gallagher

Chair

Epping and Districts Financial Services Ltd

Celebrating 10 years!



L to R: Junie Kanlapan, Craig Gallagher (Chair), Stephen Hu, Julie Galic, Edmund So (Director), Karen Lee and Ian Bittner (Director)

Directors and staff came together in January to recognise our manager, Stephen Hu, who has been with Community Bank Epping for 10 years.

The bank is incredibly lucky to have only had 2 managers in its 23 year history. Leading a team of four, he is well known by our customers and dedicated to the mission of our community bank.

Congratulations Stephen!



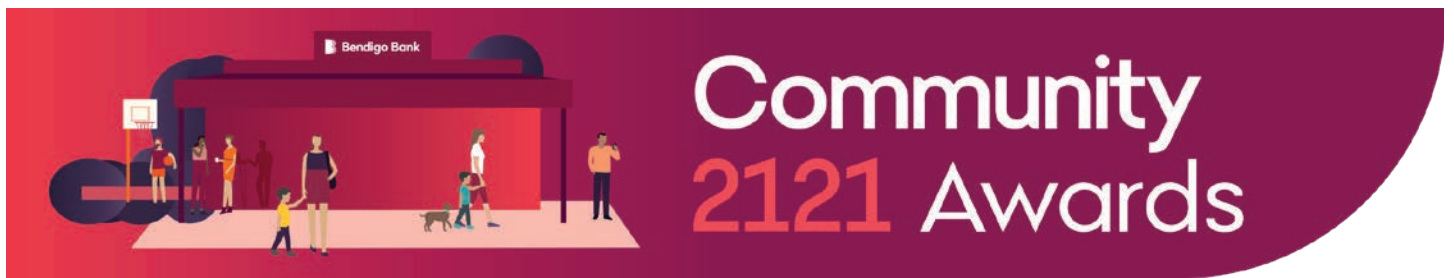
Lunar Community Festival

Chinese New Year takes place in February, and this year the City of Parramatta are running a full day Lunar Community Festival in Epping. It will be held at Boronia Park on Saturday 21 February, 4pm-9pm.

There will be cultural activities, music and food and it's a great opportunity to bring the local community together. Find out more at <https://atparramatta.com/lunar-new-year>

Community Bank Epping is delighted to support this local initiative as an event sponsor.





Community 2121 Awards

For the last twenty years, Community Bank Epping has run the annual Community 2121 Awards.

These awards are presented to residents from the district who have demonstrated outstanding commitment and selfless dedication for the benefit of our community. Nominated by locals, the Community 2121 Awards are recognition of those quiet achievers who tirelessly work in so many ways to serve our community.

A wide range of organisations and volunteering were represented in the 2025 awards, with 7 adult recipients and one youth.

Community Bank Epping congratulates all this year's awardees and thanks them for their great contribution to our community.



Youth Award

Phoebe Ng: A Year 10 student at Cheltenham Girls High School for volunteering with Kids Giving Back – a youth-led charity that encourages young people to get involved in volunteering.

Adult Awards

Fritz Berchtold: Dedicated volunteer at Epping Senior Citizens club for many years. His award was accepted by club members on his behalf.

Kori Tandy: for leading the P&C at Ngarala Public School, and active leadership at Carlingford Netball Club.

Ken Fitzgerald: For work at local events and at Epping Baptist Church.

Peter Kang: For leadership of the P&C at Epping Public School.

Catherine Collerson: Volunteering at St Vincent de Paul in Epping and church work.

Dongyang Sun: For leadership at Murray Farm Public School's P&C.

Linda Xu: St Johns Ambulance volunteering at events.

Community 2121 Awards



Community 2121 Award Recipients pictured with Bank chair, Craig Gallagher, clockwise from top left: Dongyang Sun, Linda Xu, Peter Kang, Kori Tandy, Ken Fitzgerald, and Phoebe Ng - Youth Award recipient.

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2026 Community Program

The word 'community' in our name has never been more important. Many local clubs and organisations need help with funding for special projects, extra equipment and training, and charitable works. The Board remains committed to allocating up to 80% of profits for our community program.

A new round of grant applications will be open from 1-28 February 2026.

Information about the application process and eligibility criteria can be found at <https://www.edfs2121.com.au/community-bank/apply-for-funding/> All applications need to be done online using the link from the website.



Grants versus Sponsorship

Community Bank Epping runs two funding programs during the year – grants and sponsorships and they have slightly different criteria.

Grants

Most of our funding is dispersed through one-off grants. Organisations identify specific projects they want to do, over and above their day to day running. For instance, a capital works project, or new equipment purchase. It could be specialised training for volunteers, or new uniforms. Grants can also include the running of a community event or an activity like a workshop. The main thing is that grants are for specific projects – with a start and end date.

Sponsorship

Small clubs, usually sporting groups, often struggle to cover their recurrent costs. They want to be able to keep fees down to encourage participation, so this can be a juggling act. Annual club sponsorship programs are one way they raise additional funds, and sponsorship can be applied for from Community Bank Epping.

Find out more about applications at: <https://www.edfs2121.com.au/community-bank/apply-for-funding/>

Getting grant-ready

Volunteers for community organisations are always busy! There is usually a long list of things to be organised and applying for a grant can be left to the last minute.

We have some hints for how to prepare a grant application and not get caught out by the deadline. This includes:

- Having a project plan including objectives
- Doing a budget
- Getting quotes well ahead of time
- Investigating if any council permissions are needed
- Drafting an outline of what the organisation does
- Checking our Community Grants Guidelines to see you meet eligibility criteria

Larger capital projects may also need to apply for funding from several sources – so it is worth researching these well in advance.

See our information about getting grant-ready at <https://www.edfs2121.com.au/community-bank/getting-grant-ready/>



Seniors in Epping

Epping is lucky to have a range of groups that offer retired locals' new activities and the chance to meet others socially. Community Bank Epping has been pleased to help several clubs and projects over the last year with community funding. Our funding helps clubs to organise events, buy new equipment, and assist all members of the community to be able to join in.

Recent projects include:

Epping Senior Citizens Club: Located underneath Epping Library, this is a busy club offering a range of activities. They applied for funding to buy new equipment (including table tennis tables), organise more activities (they run exercise programs for seniors) and hold special events (like their Christmas lunch).

Indian Seniors Group: This club also uses the rooms under Epping Library. They hold a monthly meeting, and have a monthly outing. The recent grant helped them run a vibrant and entertaining Diwali celebration in November 2025. More information at <https://www.indianseniors.org.au/>

Good Life Chorus: This is a wonderful community choir based in West Ryde that is aimed at people with dementia - bringing them together in a fun and beneficial activity. More info at <https://www.goodlifechorus.org/>

Community Wheels: This charity helps provide transport for seniors. The grant enabled them to run special shopping transport for Epping residents in the lead up to Christmas. They have also run online training workshops. <https://communitywheels.org.au/>

Eastwood Senior Chinese Citizens Club: Last year, one of our director's grants was for this group who are very active running activities in the Eastwood and Epping areas.

If you know someone older in our community, share this information about some of the many activities and groups that they could be involved in.



Captions... Top: Above L-R:

Helping more people

Late last year, Community Bank Epping was pleased to be able to respond to an application for funding from Dignity. This is a charity that works to help those in need including those struggling to make ends meet or experiencing homelessness.

They applied for funding to increase the number of Christmas food hampers they would be able to provide in the run up to Christmas.

It was lovely to hear from them that our support also enabled them to work with hospital partners in the Northern Districts health area to distribute food hampers to needy patients who were returning home after a hospital stay, or through outpatient clinics. It is another reminder of the great work charities do to help those who are struggling.

If you would like to support the work of Dignity, go to dignity.org.au to donate.



School enhancements

Epping is fortunate to have great local schools, and parent volunteers organise many activities and projects, especially through the P&C. Extracurricular activities, new equipment and facilities, events and more are made possible through fund-raising and hard work.

2025 was a busy year for school grants - with 10 projects at 7 schools and one early learning centre. Here are some of the projects:

Epping West Public School: Two projects received funding during the year. The first one was a major playground upgrade and rebuild - with the work planned to be completed over the summer holidays. The second grant funded new equipment for the school orchestra program.

Murray Farm Public School: We have supported a major upgrade of the school canteen with new equipment and renovated areas. Later in the year, an application for support for drama programs was also approved.

Denistone East Public School: The Kindy kids are special - but they had no playground which met their needs. This project has seen a specific area dedicated to their play.

Epping Public School: Music and school bands offer young people great learning opportunities as well as fun. The school band regularly performs but needed a smart new band jacket.

Epping North Public School: Few schools have as great a community garden on site as this local school, and our grant will support new plants and equipment.

Carlingford Public School: Halls at our schools can be hot spaces, so we were happy to support the P&C's project to air condition their hall.

NextSense: Early childhood education sets key foundations for young children, and this grant will provide specialised play equipment for the deaf and blind children who attend this charity's centre.



Summer of sport

This summer has seen more cricket than just the Ashes - local cricket clubs have been busy competing at different levels and age groups.

We recently funded new equipment for the West Epping Cricket Club, and we continue to sponsor Epping Bulls who play at Epping and North Epping ovals.



Left: Epping North PS community garden. Above: Epping Public School band.
Below L-R: NextSense preschool, Murray Farm PS.



Cheques soon to be gone

Cheques will soon be a thing of the past – with the Federal Government announcing that they are being phased out. Like all other banks, Bendigo has started a transition for its customers, and you can read about this on their website: www.bendigobank.com.au/ways-to-bank/cheques/

It is now particularly important that our shareholders make alternative arrangements as it will affect how dividends are paid. Most shareholders have already opted to receive payments electronically – there is a simple sign-up process for this.

If you are affected, you will have received a letter with information on what action to take.

Shares availability

Shares in Epping & Districts Financial Services Limited (EDFS) trading as Community Bank Epping are available - enquiries to Ian Bittner on 0407 770 669.



Talk to us today

If you are interested in discussing a loan, you can request a meeting with the Manager, Stephen Hu, during all working hours, including between 4.00 - 5.00pm.



Stephen Hu
Branch Manager
9869 0818
Stephen.Hu@
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/communitybank_epping

We're open:

9.30am - 4.00pm Monday to Friday

Chair: Craig Gallagher

Directors: Ian Bittner, Justin Kang, Janet McGarry, Joanne Lynch, Edmund So

Epping and Districts Financial Services Limited
Suite 1, 2 Pembroke Street Epping NSW 2121
ABN 57 104 573 499

Community impact

Our bank follows the principle of 'Shared Value' – full banking services are embedded in the community through sharing the benefits. The more our branch thrives, the more we can contribute to our local community.

2025 saw the following organisations receive support:

All Saints Church - Mini Movers Playgroup

Allowah

Beecroft Football Club

Carlingford Netball Club

Carlingford Public School P&C

Community Wheels

Concord Ryde Sailing Club

Denistone East Public School P&C

Dignity

Epilepsy Action Australia

Epping Eastwood Football Club

Epping Physie Club

Epping Public School P&C

Epping Rams Rugby Club

Epping Senior Citizens Club

Epping West Public School P&C

Epping West Youth Band

Good Life Chorus

Heartbeat of Football Foundation

Indian Seniors Group

Kids Xpress

Lions Club of Epping Eastwood

Macquarie Singers

Murray Farm Public School P&C

NextSense

North Epping Bowling and Community Club

North Epping Carols

North Epping Men's Shed

NWS Spirit FC

Riding for the Disabled Ryde/Marsfield

Roselea Football Club

Rotary Club of Epping Inc.

St Johns Anglican Church Beecroft

West Epping Cricket Club

World League for the Protection of Animals

Keep informed

Would you like to keep up to date with the community work that our branch is doing?

Follow us on Facebook at www.facebook.com/communitybankepping

Read our news stories at www.edfs2121.com.au/news/community-blog/

