

Autumn
2026



Newsletter

Community Bank · Epping



From the Manager's desk

As we step into 2026, the Epping team at Bendigo Bank is ready to help you make this your most successful financial year yet. As a full-service bank, we are here to support you with all your financial needs, including home lending, business lending, everyday accounts, savings, insurance, and financial planning. Our team is dedicated to helping you make the most of your finances and achieve your goals.



With recent RBA cash rate increases, it's the perfect time to review your financial strategy.

Whether you're aiming to grow your business, purchase a new home, or build a stronger savings plan, we are here to provide the support and tools you need. This year, we're excited to offer even more powerful digital banking features, making it easier than ever to manage your money on the go.

Junie, our dedicated Relationship Manager, and I are committed to providing that personal touch. We can help you navigate our new tools, review your current financial position, and create a clear path toward your 2026 ambitions.

Get in touch with us at the Epping branch today, and let's start the conversation.

Stephen Hu
Branch Manager, Community Bank Epping

Bendigo Bank and community funding

For more than 25 years, Bendigo Bank has had a network of 250 community banks across Australia. They are owned by local shareholders providing banking services but are also just that bit different as they return value to their community – they are banks with a purpose.

Last year, this network gave more than \$50 million in support to hundreds of projects nationally. This funding enabled community infrastructure to be built, strengthened the arts and culturally diverse communities, improved educational outcomes and grew healthy places for Australians to live and work.

Since 1998, more than \$416 million of funding has been distributed to over 9,000 projects. Community Bank Epping is pleased to be part of this business for good.



From the Chair



Board Directors Craig, Victor and Ian, recently visited Riding for the Disabled to meet Muffin the horse.

One of the principal missions of Community Bank Epping is to enable local community organisations achieve their objectives primarily by way of grants.

An example of this is the Riding for The Disabled Centre based at Marsfield.

Community Bank Epping has established a relationship with RDA over the last 5 years and given RDA several grants over that period. These grants have included solar panels and portable fencing and payments for two of their horses Bendigo and Muffin.

Muffin is the most recent addition to RDA and has enabled the organisation to expand its services. The power of RDA is the

benefit it gives to disabled children to enhance the children's confidence which gives them happier and healthier lives.

The Bank is proud that through the funding to RDA and many organisations like it that the power of these organisations is substantially increased, and Epping and its nearby suburbs are improved. You can read more about this project and other recent activity on pages 6-7.

Craig Gallagher
Chair

Epping and Districts Financial Services Ltd

2025-2026 Dividend

Community Bank Epping was originally established by residents in the North Epping area, who became shareholders funding the bank set up. Their continued support is valued.

The Board of Directors of Epping and District Financial Services Ltd (trading as Community Bank Epping) are pleased to notify all shareholders that a dividend will be paid for this financial year. The dividend will be 10c and will be paid before the end of June 2026.

If you have any questions about the payment, or would like to update your address, add your email or change your banking details please contact the Company Secretary, Ian Bittner on 0407 770 669.





Community Partnerships

Often, projects in our local area take more than one group to bring to fruition. Partnerships bring bigger benefits and outcomes.

Community Bank Epping was a long-time supporter of the establishment of the North Epping Men's Shed. Now it's up and running, their members want to help the area with different projects. They applied to the bank for some funding for materials. Whether it's wood or nails, paint or varnish – these little costs add up but the biggest contributor to the success of a project is the people involved. They bring their skills, time and enthusiasm.

The Shed's new partnerships started with a small project for the community garden at Epping North Public School. They have now also completed work for the food bank at CCA in Eastwood. And last month, they delivered a lovely wooden car to the playgroup, Mini Movers, that operates at All Saints Church in North Epping.

The three way partnership between the Shed, community groups and the bank has lots of potential in coming years.



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Community Spaces

Epping is lucky to have a wide range of options for holding community events and activities across the district. But many need ongoing investment to maintain and improve facilities or reinvent buildings for new uses. However, they offer low cost space that local clubs and groups can have as a base, or bring people together with cafes and function areas.

Community Bank Epping's community grants funding help not-for-profit organisations that manage and run these buildings due to their community benefits.

North Epping Bowling and Social Club

Situated at the far end of the suburb on Boundary Road, the club is your traditional Sydney Bowlo and has outstanding views over bushland. The club has faced the same challenges as other bowling clubs – declining numbers of players and revenue. A program of different bowling options helps, but an active clubhouse with its bar and restaurant area is important.

At North Epping a trial of a new cafe showed potential with great support from locals. But work was needed to update elements of the kitchen. The bank has now given the club grant funding and after recent work, a new café has opened offering brunch, lunch and dinner. This follows support given last year to refurbish the verandah seating area.

The views are terrific, and the main room can also cater for functions – from sports club presentations through to birthdays.

Along with the multi-use courts next door (managed by North Epping Rangers), the Scout hall, and the new North Epping Men's Shed, this is now a great community hub area open to all.



From strength to strength

A couple of years ago, the bank gave seed funding to Epping Rotary to help them refurbish the old Guide Hall on Blaxland Road Epping. This had sat unused for many years before Rotary leased it for use as a community hall. The space badly needed an update though.

It's great to report back that this project has been a big success. Rotary have tapped into demand for low cost meeting areas from a wide range of organisations. The hall has come back to life and is now used many times through the week. Funds raised go back to hall improvements and to help Rotary's other community projects.

www.eppingrotaryhall.com.au



Other spaces

St Johns Anglican Church, Beecroft: There are two halls here that are used by an array of local clubs and groups and for church community events. A recent grant will replace a large screen TV in the smaller hall for use in presentations etc.

All Saints Church, North Epping: The church's kitchen is used by many different groups each week. The roller doors on the servery badly needed replacing and were funded by a grant.

Senior Citizens Club, Epping: They meet in the community space under Epping Library. They applied for funding to update and improved equipment for the group including new table tennis facilities.



Community Events

With the growing population in Epping, local events are very popular and bring the area to life. City of Parramatta Council have now introduced monthly Friday Night markets (Boronia Park, last Friday each month).

Earlier in the year, they also ran a popular Lunar Community Festival in Epping (which Community Bank Epping helped to sponsor) and then in April, they ran a family movie night in West Epping.

Watch out for upcoming events at: <https://atparramatta.com/whats-on>

Free Heart Checks

Over the last year, Community Bank Epping has supported a very special organisation – Heartbeat of Football Foundation. Established as a response to sudden illness and death of older football players, the organisation runs free healthy heart checks at local events.



Last year, our funding enabled them to attend local sports club presentation days including Rangers Day in North Epping. More recently, they ran the checks at the Epping Eastwood FC Back to Epping day, and at City of Parramatta's family movie night in West Epping.

Heartbeat brings medical professionals to events and run free heart checks, discussing the findings with people and advising on next steps. It takes only a few minutes but could have big outcomes.

Watch our Facebook page for more events and drop in for your free check.



It's easy to bank local. We're here for you.

As an award-winning Aussie bank, we're bigger for providing legendary customer service, so banking feels stress-free for you. Talk to our friendly team about your everyday banking, business, and home loan needs.

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2026 Funding

A first round of grants and sponsorships for 2026 were announced in March. A large variety of applications were received and reviewed by the Board. 24 projects were approved:

- 4 club sponsorships
- 6 community sports clubs for equipment and works
- 3 charitable organisations
- 7 community clubs and service groups
- 3 school P&Cs
- 1 arts event



More horses = more rides

Every week, volunteers at the Riding for the Disabled Centre in Marsfield perform miracles. Disabled children and adults have wonderful equine interactions that promotes wellbeing and resilience and is fun.

Recently RDA applied for help to add an additional horse to their stable. Muffin the horse is a smaller addition - more accessible for younger riders and great for Centre 'meet and greets'. And more horses equals more rides! The Centre always has a long waiting list for its services.

Four of our directors (Craig, Ian, Edmund and Victor) recently visited the Centre to meet Muffin and catch up with the wonderful RDA crew who make the magic happen.



Rehan (centre) with two Community Bank directors (Edmund and Victor – left) and Lions club members.

Leaders of the future

Each year, the Eastwood-Epping Lions Club organises their area Youth of the Year competition. This brings together representatives from local high schools for speeches and debates that develops leadership skills and experience. A community grant helps to defray the event costs.

This year, the club also hosted the area final – a great chance for the club to welcome other Lions clubs to Eastwood.

Congratulations to Rehan from Marist College, Eastwood who won the district round and then represented us at the area final.

Winter sports time

The range of community sports clubs around our district continue to offer players and families great choice and low cost options. Winter is peak club time, so it was not surprising that many approached the bank for financial support this year.



Grants can help fund new equipment and capital works, whilst sponsorship eases overhead costs and helps keeps fees down for all.

Recent grants include:

- St Andrews Netball Club – for new equipment and a marquee
- Epping Eastwood Football Club – new welcome packs for their mini players
- North Epping Rangers – new portable goals for their mini teams
- Epping District Athletics – replacement gym equipment for training
- NW Spirit Football Club – for new marquees

Club sponsorship has gone to:

- Carlingford Netball Club
- Epping Rams Rugby Club
- North Epping Rangers
- North Epping Bowling Club



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*Rate valid from 1st May 2026 and subject to change, interest paid at maturity. Terms, conditions, fees and charges apply. This information does not consider your financial objectives or needs. You should consider whether this product is appropriate for you. Terms and conditions and TMD available on our website. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (2326446) (04/26)

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.

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@
bendigoadelaide.com.au

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We're open:

9.30am - 4.00pm Monday to Friday

Chair: Craig Gallagher

Directors: Ian Bittner, Janet McGarry, Joanne Lynch, Edmund So, Victor Serna, Lakshmi Pillamarri

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.

The first grants for 2026 saw the following organisations receive support:

Carlingford Netball Club	Macquarie Singers
CCA	NextSense
Cheltenham Girls High School P&C	North Epping Bowling and Community Club
Dignity	North Epping Men's Shed
Epping District Athletics	North Epping Rangers
Epping Eastwood Football Club	Riding for the Disabled Ryde/Marsfield
Epping Heights Public School P&C	Roselea Public School P&C
Epping Physie Club	St Andrews Netball Club
Epping Rams Rugby Club	St Johns Anglican Church Beecroft
Epping Senior Citizens Club	Sydney Community Group
Indian Seniors Group	

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/

