



Bendigo Bank



Nightcliff Community Bank® Project

Personal Banking Survey

Please return by: October 5, 2007

A Bank of Our Own!

A Proposal Worthy of Your Support

Dear Community Member,

You may be aware that a Steering Committee has been working to secure a complete banking services facility for the Nightcliff area by opening a community owned Community Bank® branch of Bendigo Bank. The proposed branch will provide a full range of products and services. It is important that everyone in the community takes part and we urge you to complete this short confidential survey as soon as possible.

A Community Bank® is unlike other banks in that we, the people, have the opportunity to generate funds from our local bank, which can be reinvested within our local community. Community Bank® branches of Bendigo Bank are already operating in over 200 communities throughout Australia.

Briefly it works like this:

- Revenue will be shared between Bendigo Bank and our Community Bank® branch.
- The Community Bank® pays all branch operating costs while Bendigo Bank pays for support services.
- The profits we generate will be available for distribution as grants to community projects, to shareholders as dividends and reinvestment in banking services.

A decision on whether to proceed will be based on the level of support in this survey from you and your fellow residents.

In order to proceed with the project it is necessary for the community to establish that the Community Bank® branch will be financially viable. For this reason, your accurate and speedy response to this survey is important.

All the information you provide remains **confidential**. Please take the time to fill in the survey as we need a response from a cross section of the community (including voluntary organisations). In framing your response, consider your possible future needs as well as your current requirements.

Two survey forms are enclosed. One is for personal use, the other is for business use. If you are a business proprietor, please complete the personal survey for your personal banking and the business survey for your business banking.

We urge you to return this survey now. Five minutes of your time could make the difference for Nightcliff to get a Community Bank®.

Gavan Keane
Chairman, Nightcliff Community Bank®
Steering Committee

Please feel free to contact any of the following members of the Steering Committee.

Chris Draffin	0418 833 881
Lamaan Whyte	8948 1274
Lorraine Koch	0408 819 016
Debbie Kernich	0414 565 482
Tracey Myles	8985 5876
Gavan Keane	0431 550 710

THE CONTENTS OF THIS SURVEY ARE ANONYMOUS AND CONFIDENTIAL

This survey is anonymous and confidential and will be processed by AFS & Associates Pty Ltd, PO Box 454 Bendigo, Vic 3552. Fax 5443 5304
Neither the steering committee nor any bank representative will be permitted access to these surveys or their contents.
Only aggregated information is disclosed. AFS & Associates are an independent chartered accounting firm appointed by the Steering Committee to conduct the feasibility study.

If you have any questions or concerns relating to any of the questions asked, please do not hesitate to call DAVID HUTCHINGS of AFS on (03) 5443 0344.

PLEASE HELP US BY ENSURING THAT:

- This personal survey is used only for personal banking information.
- Business proprietors and community organisations complete the business survey.
- Your response includes all of the banking products you currently use.
- Each account is only recorded once. e.g. Joint accounts should be recorded on one survey only. Business accounts should only be recorded by one proprietor/officeholder.
- Your survey is completed and returned to us in the enclosed reply paid envelope by **October 5, 2007.**

<input checked="" type="checkbox"/> TICK ONE BOX ONLY	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> TICK AS MANY BOXES AS APPLICABLE
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1. (a) **Please indicate your current occupation or income source.**

- Business Proprietor/Self Employed
- Employee (Full Time or Part Time)
- Home Duties
- Retired/Unemployed/Pensioner
- Student
- Other (please specify)

(b) **Where do you live?**

- Coconut Grove
- Millner
- Nightcliff
- Rapid Creek
- Other (please specify)

(c) **What is your age?**

- 10-19 40-49 70-79
- 20-29 50-59 80-89
- 30-39 60-69 90 & Over

2. (a) **Which is your main financial institution?**

- None
- Adelaide Bank
- Australian Central Credit Union
- ANZ
- Bendigo Bank
- Commonwealth Bank
- Defcom
- ING
- Members Equity
- National Australia Bank
- Police Credit Union
- St George
- Westpac
- Other (please specify)

(b) **What other financial institutions do you have banking relationships with?**

- None
- Adelaide Bank
- Australian Central Credit Union
- ANZ
- Bendigo Bank
- Commonwealth Bank
- Defcom
- ING
- Members Equity
- National Australia Bank
- Police Credit Union
- St George
- Westpac
- Other (please specify)

3. **Why do you use your main financial institution? Please indicate top three reasons.**

- 1 Account fee structure
- 2 Banked with them for many years
- 3 Competitive interest rates
- Convenience/locality
- Customer service received
- Loyalty/relationship
- Products and services offered
- Too difficult/expensive to change
- Other (please specify)

4. (a) **How satisfied are you with the service you currently receive from your main financial institution?**

	1	2	3	4	5
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Not Satisfied			Very Satisfied	

(b) **Please tell us any way in which you feel the service from your main financial institution could be improved.**

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5. **How do you withdraw cash when you need it?**
- ATM
 - EFTPOS
 - Giro-Post
 - Over the Counter (Bank or Non-Bank)
 - Other (please specify)

6. **What services would you require frequently from your financial institution?**
- ATM Cheque Deposit
 - Bank Cheque Credit Card
 - Bpay EFTPOS
 - Cash Deposit Internet Banking
 - Cash Withdrawal Personal Cheque Book
 - Cheque Cashing Phone Banking
 - Other (please specify)

7. **If you have Personal Savings, Cheque and/or Term Deposit accounts with any institution, please indicate the approximate balance. Please ensure that each account is only marked **once**.**

PERSONAL SAVINGS ACCOUNT(S)

- DON'T HAVE
- \$0 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$40,000
- \$40,001 - \$60,000
- \$60,001 - \$80,000
- More (please specify)

PERSONAL CHEQUE ACCOUNT(S)

- DON'T HAVE
- \$0 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$40,000
- \$40,001 - \$60,000
- \$60,001 - \$80,000
- More (please specify)

PERSONAL INVESTMENTS

[Term Deposit(s)/Cash Management Account(s)]

- DON'T HAVE
- \$0 - \$5,000
- \$5,001 - \$25,000
- \$25,001 - \$50,000
- \$50,001 - \$75,000
- \$75,001 - \$100,000
- \$100,001 - \$125,000
- More (please specify)

8. **If you have a Credit Card, Personal Loan and/or a Home Loan, please indicate approximate balance.**

CREDIT CARD

(NB: Balance, not Limit)

- DON'T HAVE
- \$0 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$15,000
- \$15,001 - \$20,000
- More (please specify)

PERSONAL LOAN/OVERDRAFT

- DON'T HAVE
- \$0 - \$3,000
- \$3,001 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- More (please specify)

HOME LOAN / LINE OF CREDIT

- DON'T HAVE
- \$0 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$150,000
- \$150,001 - \$200,000
- \$200,001 - \$250,000
- \$250,001 - \$300,000
- More (please specify)

INVESTMENT LOAN / LINE OF CREDIT

- DON'T HAVE
- \$0 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$150,000
- \$150,001 - \$200,000
- \$200,001 - \$250,000
- \$250,001 - \$300,000
- More (please specify)

9. **If you have managed funds, please indicate the approximate balance.**

MANAGED FUNDS

- DON'T HAVE
- \$0 - \$50,000
- \$50,001 - \$100,000
- \$100,001 - \$200,000
- \$200,001 - \$300,000
- More (please specify)

10. If a Community Bank® were to open in Nightcliff:

(a) Would you be prepared to support it by transferring your banking within 12 months?

- ☑ NO - Go to 14.
 YES - ALL of your banking. Go to 11.
 YES - PART of your banking. Go to 10(b).

(b) If you answered YES - PART of your banking to question 10(a), what would you transfer?

- ☑ Personal Savings Account(s)
 Personal Cheque Account(s)
 Personal Term Deposit(s)/CMA(s)
 Managed Fund(s)
 Credit Cards
 Personal Overdraft(s) / Personal Loan(s)
 Home Loan(s)
 Investment Loan(s)

11. If you currently bank with Bendigo Bank:

(a) Would you expect to move your account(s) to the Nightcliff Community Bank® branch?

- ☑ YES - Go to 11(b).
 NO - Go to 12.
 Don't bank with Bendigo Bank. Go to 12.

(b) If you answered YES to Question 11(a) which of your existing Bendigo Bank accounts would you move to the Nightcliff Community Bank® branch?

- ☑ Personal Savings Account(s)
 Personal Cheque Account(s)
 Personal Term Deposit(s)/CMA(s)
 Personal Credit Card
 Overdraft(s) / Personal Loan(s)
 Home Loan(s)
 Investment Loan(s)

12. (a) In addition to your existing facilities identified in Question 8, what value of new personal borrowings do you expect to need over the next 3 years?

\$

(b) Would you utilise a banking service if it was available on a Saturday morning?

- ☑ Yes No

13. I would like the Community Bank® to contribute to one or more of the following community groups?

- ☑ Arts Community Events
 Disabled Disadvantaged Groups
 Schools Senior Citizens
 Youth Groups Sporting Organisations
 Other (please specify)

14. Have you completed a pledge form in support of the Nightcliff Community Bank® campaign?

- ☑ Yes No

15. We would greatly value your comments on why the Community Bank® would (or would not) meet your banking needs.

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COMPLETION OF THE FOLLOWING IS ENTIRELY OPTIONAL

Please Note: If the details below are completed, ONLY YOUR CONTACT DETAILS will be forwarded to the Nightcliff Community Bank® Steering Committee. I WISH TO SHOW MY SUPPORT FOR THE NIGHTCLIFF COMMUNITY BANK® PROJECT AND AGREE TO BEING CONTACTED AT A LATER DATE

Name
Address
.....Postcode.....
Telephone

ADDITIONAL SURVEYS CAN BE OBTAINED FROM THE FOLLOWING BUSINESSES:

- The Good Luck Shop
32 Progress Drive, Nightcliff. Phone 8985 5926
Trevor Tschirpig Conveyancing
1/13 Travers Street, Coconut Grove. Phone 8948 4600

Thank you for completing this survey.

PLEASE PLACE IT IN THE REPLY PAID ENVELOPE AND POST IT AS SOON AS POSSIBLE