



Winter
2026

Hello Kyabram

Community Bank · Kyabram



Ten years. How good is that?

In March we celebrated Community Bank Kyabram's 10th birthday, a full decade of local customers choosing to bank with purpose and helping make good things happen across Kyabram.

Over that time, we have returned more than \$400,000 of profit to local projects, groups and initiatives.

We marked the day in branch with cupcakes and familiar faces, including Ally and Chris, one of our former volunteer Board members. The same month, our Branch Manager Mel quietly notched up ten years at the helm herself and is a real testament to the person we have leading the branch.

Thank you to every customer, past and present, who helped make the first ten years possible. Here is to the next chapter.

Ten years. Over \$400K back. Business for good.



Welcome

Winter is a good time to take stock and this edition we are reflecting on ten years of Community Bank Kyabram. A decade of local banking, and more than \$400,000 returned to the community that backs us.

Inside you will learn about the Warramunda Community Care mobility van your banking helped fund, hear how the Kyabram Pony Club is putting its funding to work and find out how we've been looking for a new cohort of company Directors to shape our Board and what comes next.

Thank you for supporting Community Bank Kyabram. Every time you choose us, you help us keep investing locally.



We opened a bank
to grow a community

Community Bank · Kyabram



Investing in local mobility

Your banking is helping Warramunda Community Care clients in their everyday lives. Because local people choose Community Bank Kyabram, we were able to support a new mobility van, alongside the Kyabram Club, that means safer transport, easier access and more opportunities for clients to stay supported and active in the community.

It is the kind of practical support the community banking model is built for, and one our customers should feel really proud of.

Community Bank Kyabram Branch Manager Mel Roberts said the project was a wonderful example of local organisations working together for the benefit of local people.

"This van is about so much more than transport. It means people can stay connected to their community, attend places, activities and travel with greater comfort and confidence. Our customers should be really proud to support this project because this is exactly what community banking is here to do", she said.

Read the full story at... www.kyabramcommunity.au/post/mobility-van-connecting-clients



Community impact stories

Backing our youth

We said a big 'YES' as part of our recent funding round to support the ABSS Spring Dairy Show, an event that brought young people, families and the wider rural community together.

With a strong focus on participation, inclusion and encouragement, the event created a positive space for young people to get involved in showing, learn new skills and connect with others who share their interests.

For many young people, working with animals brings confidence, connection and a real sense of belonging... and that is definitely something worth backing.

Read the full story here <https://www.kyabramcommunity.au/post/backing-our-youth-at-abss>



First Home Buyers Information Evening

Things have changed. Learn what it means for you.

This FREE, must-attend event is for anyone pondering one of life's next big moments... buying your first home.

With first home buyer rules and support options changing, it's now a smart time to understand what may be possible, what to prepare and what questions to ask before you start looking seriously.

It's your chance to hear from finance, real estate and conveyancing professionals in the same room, at the same time, with the opportunity to ask questions and really understand the steps before making big decisions.

You'll learn about:

- What has changed for first home buyers
- How to prepare before looking seriously
- What to ask before making an offer
- Section 32s, legal questions and common pitfalls.
- Event information

When: Wednesday 29 July 2026

Time: 6.00pm to 7.00pm, with time afterwards for questions

Where: 3/171 Allan Street, Kyabram

RSVP for refreshments by Monday 27 July to admin@hgrealstate.com.au or phone 5852 2377.

Bring your questions and leave with a clearer idea of what to do first, what to check and who to speak to before you take the next steps. It's all about making it a simpler way forward for you.



 **Bendigo Bank**

Community Bank
Kyabram

Community impact stories

Funding in action at the Kyabram Pony Club

Fresh off a \$5,000 grant from our latest funding round, the Kyabram Pony Club gave our Community Engagement Lead Nattalie Joinbee a tour of the grounds. She caught up with President Jamae, Treasurer Amanda and Sponsorship Representative Dale to hear how plans for new yards are progressing and what is next for the club. It's always great to see local funding turn into real momentum and that's exactly what's happening at the Pony Club.

Read the full story here <https://www.kyabramcommunity.au/post/pony-club-building-momentum>



Fairley Leadership Underway

We're so pleased to see our 2026 Fairley Leadership recipient Renee Pichler already making the most of the program. She's been keeping us in the loop with the program's activities and developments so far.

Renee has taken part in the launch, Cultural Bus Tour and most recently a dairy visit and Victorian Parliament tour as part of her Fairley experience.

Along with Warramunda Community Care, we're proud to support Renee as she continues to learn, grow and represent our community through this incredible opportunity.

Renee said "Thank you again for supporting my participation in the Fairley Leadership Program. This experience has been truly transformational. It is shaping me as a local leader and strengthening my drive to advocate for my community with clarity, courage, and heart. I have already taken another step towards serving my community by successfully securing a scholarship to complete a short governance course for not-for-profit organisations through the Australian Institute of Company Directors".

Our customers should be proud of supporting initiatives like this and it's only possible when locals choose the community banking model.

Read the full story here <https://www.kyabramcommunity.au/post/leadership-program-launches>



Celebrating our volunteers

For National Volunteer Week (18 to 24 May), we tipped our hats to the people who give their time and heart to make Kyabram stronger. It starts with our own volunteer Board of Directors and stretches right across every club, group and service we support powered by volunteers who turn up and pitch in.



Our people



Two years of Tess...

A huge happy workiversary to our wonderful Tess, who has been part of the Community Bank Kyabram team for two years now.

Always friendly, always helpful and always ready with a smile (we think one of the best going around)... we're so lucky to have you in branch.

Thanks for everything you bring to the team Tess.



And 10 years of Mel!

Just as the branch turned 10, we also celebrated our much loved Branch Manager, chief ringleader and all round superstar... Mel!

For a whole decade, Mel's been looking after locals and making our branch feel like a place people actually want to walk into. Not only that, she makes it a place we all want to work.

Huge congratulations Mel on 10 years of the very best. Thank you so much for all you do and here's to many more years of community banking ahead.



Thank you and farewell Natt

At the end of June we said a fond farewell to our Community Engagement Lead, Nattalie Joinbee.

Natt did something genuinely special. She built this new role from the ground up in a very short time. As our first Community Engagement Lead, she shaped what the job could be, ran our very first public funding round and got out into the community to show what the community banking model really makes possible.

Along the way she formed great relationships with local clubs, groups and organisations, and helped bring to life the stories of the people and projects our customers get behind. She leaves the role in great shape and our community is the richer for it.

Thank you Natt for your energy and the foundations you have laid. We will miss you and we wish you every bit of success.

New faces shaping Kyabram's future?



Thank you to everyone who put their hand up to join our Board and as such the community company behind Community Bank Kyabram. Expressions of interest have now closed and we have been genuinely chuffed by the level of interest.

Our Board helps guide where our profits go and how we keep backing Kyabram, so fresh faces, ideas and skills around the table really matter. All going well, we will have some new Directors to introduce you to very soon. Watch this space.

About us

We're a local branch with a local purpose. Community Bank Kyabram is owned by the community and operated in partnership with Bendigo Bank. That means our profits go right back into our local area to help our community thrive.

Chances are you've seen our impact in action, at your club, your school, your community group or a local event. Bank with Community Bank Kyabram where it's a **win-win for you and your community.**



Talk to us today



Melissa Roberts
Branch Manager
5852 3099
melissa.roberts@
bendigoadelaide.com.au

Community Bank · Kyabram

Shop 1, 171 Allan Street, Kyabram VIC 3620

P 03 5852 3099

E kyabrammailbox@bendigoadelaide.com.au

www.bendigobank.com.au/kyabram

www.kyabramcommunity.au



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We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

Our leadership team

Chair: Dale Denham (Deputy) **Company Secretary:** Michelle Baker

Treasurer: Lisa McPherson.

Directors: Vince Curtis, David Blake, Ian Hamono, Dean Ciavarella.

Branch Manager: Melissa Roberts.

Kyabram & District Community Ltd

Shop 1, 171 Allan Street, Kyabram VIC 3620

ABN 79 605 600 217

Every customer deserves legendary customer service!

If you want stress-free help with your home loan, everyday banking or business, talk to our local team today.

Enquire now - Call us, Community Bank Kyabram on 5852 3099 or visit us at 1/171 Allan Street, Kyabram.

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customer
service
lives here

Visit our branch.



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