

Photo Credit: Regional Independent

Winter 2026

Hello, Bungendore & Braidwood

20 Years of Community Bank Bungendore

A message from our Chair

As we celebrate 20 years of Community Bank Bungendore, I would like to acknowledge and thank everyone who has been part of this remarkable journey, from the original steering committee and early community supporters to our past and present directors, staff, shareholders and customers.



What began as a brilliant community idea has grown into one of the most successful Community Bank companies in Australia, and the most successful in NSW. Most importantly, that success continues to flow back into our communities. As at 30 June 2026, PFSL has returned more than \$12 million across our region, including \$5.6 million to the Bungendore community.

This is an extraordinary achievement and something we can all be very proud of.

I also warmly congratulate our staff on receiving the QPRC Excellence in Professional Services Award. It is wonderful recognition of their professionalism, commitment and service to our customers and community.

Thank you to everyone who has helped make the past 20 years possible.

Garry Cook

Bungendore Preschool Project Update

Community Bank Bungendore is proud to continue supporting the Bungendore Preschool Turallo Terrace project through our \$1 million grant. The project is progressing through the final pre-construction requirements, with the Preschool Committee working closely with QPRC, the NSW Department of Education, the project team and landowners to finalise approvals before construction commences.

PFSL representatives will continue to meet regularly with the Preschool Committee to stay updated as the project moves into the delivery phase. We look forward to seeing this important community project come to life and acknowledge the hard work of the Preschool Committee and volunteers in bringing it this far.

Photo Credit: Regional Independent



Interview With Director - Christine Allard

You joined the Board last year; what has been the most interesting or surprising part so far?

I thought banking would be a completely different world with its own language and KPIs, but at the end of the day, it's still just about people doing business and working together. What really stands out to me is how all these business aspects interact, with the incredible bonus of supporting our local communities.

You are involved in Finance & HR, Marketing & Comms, and Bungendore Funding; which area has been the biggest learning curve?

Definitely the finance side. While standard concepts like P&Ls and assets are the same, banking-specific income and terminology took some getting used to. I'm still learning, but I'm really enjoying the challenge.



What do you enjoy most about being part of a community-owned bank?

When people have a sense of ownership, they genuinely care for it. Our local owners see the direct benefits of giving back to the area they live in. Plus, we can make decisions locally and quickly, and you can see the bank's amazing achievements in our community every single day.

What is something people in the community might not know about you?

They might not know that I did Irish dancing as a child—and my feet still tap under the table to a beat! I'm also actually quite shy and happy to stay in the background. Most of all, I hope people know just how committed I am to volunteering and helping others in our community.

Favourite local place, event or hidden gem in the Bungendore region?

Bungendore Monopoly has to be my absolute favourite event! For a peaceful spot, I love walking through Old Elmslea and dreaming of the beautiful properties there—though I'd definitely need a gardener to come with them!

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Meet Jacques

How has the scholarship supported your studies or career goals?

This scholarship has greatly helped me in putting a strong foot forward in the renting world of Sydney allowing me to keep my head above water in this flowing river, and put all my attention on making the absolute most of this studying period.

What difference has the scholarship made in your life now?

The scholarship allowed me to feel comfortable and free, removing some of the stress of moving to a brand new city. It has made me feel greatly appreciated and cared for by my community even when moving away.

"I would 100% recommend others apply as it's run by lovely people who really care about where you're going in life and how you want to get there."

- Jacques, Scholarship Recipient



QPRC Business Awards

"A Bank for your Community". The Community Bank branches of Braidwood and Bungendore were recently acknowledged at the 2026 QPRC (Queanbeyan Palerang Regional Council) Business Awards receiving the "Excellence in Professional Services" Award. This award highlights the work and commitment of current and former staff and volunteer board of directors. It also showcases the partnership and trust that the branches have formed within the community.

On receiving the Award, Chair Mr Garry Cook said "I believe that service to our customers by our wonderful staff members is our superpower. People tell us how wonderful the service is that they receive at our branches; friendly, personalised, straightforward and professional." Of course, the Community Bank can only keep contributing to the community if the community supports the Bank. It is a simple model and one that we advocate every day.

Foreign Note/Coin Collection

Small change, big impact: over \$21,000 raised

The partnership between Rotary International and our Braidwood and Bungendore Community Bank branches continues to deliver incredible results. By collecting donated foreign notes and coins, our communities recently gathered 29 kg of currency, raising \$1,516.09.

To date, our branches have collected over 220 kg of currency—equivalent to the weight of a Bengal tiger—raising over \$21,000 for charity. This year's funds were split equally between Australian Rotary Health and Rotary Australia World Community Service, showcasing the powerful community partnerships created right here at home.



It's a win-win when you bank with us. Your better banking has helped support the clubs, projects and organisations at the heart of our local community.

Where else can great banking create such a positive impact - **\$12 million** and counting!

Here's who benefitted in 2025/26:

- A total of \$1,475,415 spent on community funding
- 48 projects supported in Braidwood
- 43 projects supported in Bungendore
- 17 scholarships awarded
- \$590,000 invested in Stage 1 of the Braidwood Heritage Centre
- 9 days of mobile skin check truck in the region
- 4 junior sport teams kitted out with shirts and team kits
- New firefighting equipment funded for Bungendore
- A new defibrillator funded for Mongarlowe Community Hall
- Support of Carwoola Heart Help project
- \$22,000 of hospitality equipment for Bungendore High School
- New tents purchased for 1st Braidwood Scouts
- Critical-thinking courses supported for local students
- 2 Youth leadership programs supported
- A community history book supported for Carwoola
- A 50th anniversary community cookbook supported in Tarago
- Primary school musical "Matilda" supported

Interview With Jack, New Senior Branch Manager

Tell us a little about yourself.

Born and bred in Orange, NSW, where I did all my schooling. From there I moved to Sydney, then Wollongong for uni. Now my partner and I have settled in the Canberra region and we're loving it. Regional communities have always been where I feel most at home.

What are you most excited about in your new role?

Getting stuck into both Braidwood and Bungendore branches and really getting to know the communities and people across both towns. I've spent the last decade in retail banking, and there's nothing better than watching a local business grow and seeing our customers build and protect their wealth, all while giving back to the community. I can't wait to do the same for Braidwood and Bungendore.

What do you love about community banking?

The model itself, profits going back into the towns that generate them. I've seen firsthand what that means, and it's awesome. I'm proud to be joining an organisation that has given back over \$12 million to its local communities. That's a completely different proposition to the big banks, and it's why I've stuck with it.

What do you enjoy outside of work?

When I'm not at work you'll find me playing basketball or in the gym. I'm an avid sports fan and follow the rugby league closely.

What message would you like to share with our customers?

Come in and say g'day. Whether you've banked with us for years or you're just moving to the area, my door's open, literally, across both branches. Community banking only works because of the community backing it, and I don't take that for granted.



Sport and Life Training (SALT) Bungendore Netball Club

NSW Netball Club recently became the first outside Victoria to participate in SALT (Sport and Life Training), completing Positive Sports Parenting and Wellbeing and Mental Health courses. The program was a resounding success, with participants praising its ability to build club purpose and a conscientious approach to mental health. Following this triumph, we plan to expand SALT to other local sporting groups and thank the Netball Club for participating.



Around the communities:



From the Bungendore Netball Club (SALT)



Foreign Note & Coin Collection



Carwoola HeartHelp - CPR training



More photos from the QPRC Business Awards



QPRC Business Awards

“Investing in the heart of our communities: Over \$12 million poured directly back into the tight-knit towns we’re proud to call home.”

Braidwood Women Rugby Union “The Black Widows”

Saturday afternoon sport is officially back at the Braidwood Rec, thanks to our incredible women’s rugby team! It is fantastic to see women of all ages coming together, building lasting friendships, and improving on the field each week.

Beyond their winning matches, these women are true community champions. From organising Sponsors Day and Ladies Day to constantly finding new ways to promote the game and support local businesses, they are doing Braidwood proud. Wishing the team all the best for the rest of the season!

Carwoola Community Association: Carwoola Hearthelp Project

Recently the Community Bank assisted with a Grant of \$15,000 to purchase **8 Defibrillators** to be placed strategically around the Carwoola/Hoskingstown/Rossi/Primrose Valley districts.

It is a large area, and we know that when the symptoms of a heart attack occur, time is of the essence. There are over 1600 people that reside in this district. We congratulate the Association with this terrific initiative who partnered not only with the Community Bank but also QPRC, the State Government and St John Ambulance.



Talk to us today

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Here's where you'll find a defibrillator:

Community Bank Bungendore & Braidwood

Bungendore Bowling Club

Mick Sherd Oval

Bungendore IGA

Bungendore & Braidwood Showground

Carwoola/Hoskingstown/Rossi/Primrose Valley districts

Braidwood Servicemen's Club

Capital Chemist Braidwood

Mona Farm Braidwood

3 Copper Creek Rd, Captains Flat

18 Wallace St, Tarago

Need a defibrillator at your club or know an area that will need one? Contact Nick Fry on 4842 1700 to discuss potential funding options.

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