

10 September, 2012

Dear Shareholder,

As a responsible corporate citizen, our Mooroolbark Community Bank takes every opportunity to minimise our environmental impact. Our Notice of Annual General Meeting and Annual Report is just such an opportunity and you can help.

The considerable environmental cost of paper can be eliminated by receiving this information by email. Please answer the simple question below prior to 30 September, 2012.

YES, I would like to help the environment by receiving my meeting notices by email and will access the Annual Reports at www.nsx.com.au, NSX Code MBK. My email address is:

NO, Thanks, Please keep sending me my notices and reports by paper mail.

Please note, should you not reply to this letter, it will be assumed that you will access the Annual Report Electronically at www.nsx.com.au, and a paper copy of the Notice of Annual General Meeting will be sent to you via Australia Post.

Replies can be emailed to: joan@joandrew.com.au

Or faxed to 03 8845 8964

Or Mailed via Australia Post to PO Box 360, MOOROOLBARK VIC 3138

Yours faithfully,

MOOROOLBARK & DISTRICT FINANCIAL SERVICES PTY LTD



JOAN DREW

Company Secretary

NAME

SIGNED

DATED

All correspondence to be addressed to: PO Box 360, Mooroolbark VIC 3138
83 Taylor Road, Mooroolbark VIC 3138 ABN 45 098 234 354
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879

CB485 (S19935)