

2012
Notice of Annual General Meeting
Sunshine Coast Community Financial Services Limited
ABN 100 576 261

To be held at 6pm on Tuesday, November 27, 2012
at Tewantin State School, Tewantin.

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Directors' Report and the Auditor's Report for the year ended 30 June 2012.

2. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution. The Board recommends FOR the election of the incumbent Directors.

(a) That Debra Megan Johnson be elected as a director of the Company

3. Remuneration Related Resolution

To consider, and if thought fit, pass the following resolution as an ordinary resolution.

No director or secretary of the company receives payment for services as a director or committee member. There are no employees who are directly accountable and have responsibility for the strategic direction and operational management of the company.

There are therefore no specified executives whose remuneration requires disclosure.

The company will disregard any votes cast (in any capacity) on item 3 by or on behalf of a member of key management personnel (which includes Directors) unless the vote is cast as proxy for a person entitled to vote in accordance with a direction on the proxy form.

Attending the Meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time.

The Company requires written evidence of a representative's appointed to be given to the Company before the Meeting.

Proxy: If you are unable to attend the meeting you are entitled to appoint a proxy to attend and vote.

Voting Rights

Each shareholder is entitled to one vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5pm September 30, 2012.

A proxy form accompanies this Notice of Meeting. A member entitled to attend and vote at this meeting is entitled to appoint a proxy. The proxy need not be a member of the Company.**Questions of the Auditor or the Board**

Specific questions of the Auditor's Report or general questions to the Board are requested to be submitted ahead of the meeting in writing through the Secretary, not later than Friday, November 23, 2012 This will ensure an accurate answer may be reported on the day of the AGM. Question time will also be provided at the meeting with the Auditor present as well as the Board.

By order of the Board,

A handwritten signature in black ink, appearing to read "P. Billerquist". The signature is written in a cursive, flowing style with a long, sweeping underline.

October 26, 2012

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2: Election of Directors

The following information is provided about candidates for election to the Board

- (a) Debra Megan Johnson retires by rotation in accordance with the constitution of the Company, and being eligible, offers herself for re-election.

Born in Cooroy, Debbie Johnson started Coolum Design and Building Services in 1987. The business was responsible for undertaking architectural and landscape design in residential, commercial and industrial areas. Selling in 2006, Debbie's current business is the successful Building Suncoast Green, where she remains today focusing on project management and dispute resolution. Working as a consultant in this field takes up much of her time, but Debbie is thrilled to be involved as a director on one of the most pro-active boards on the Sunshine Coast.