

20 November 2012

Dear Shareholder

We are very pleased to provide you with an update on the progress of Fremantle **Community Bank®** Branch.

For more than six years now the people of Fremantle have supported their locally owned **Community Bank®** branch by transferring their banking business to Fremantle **Community Bank®** Branch. We are pleased to announce that the branch has now exceeded \$105 million in funds under management.

The shareholders of Fremantle **Community Bank®** Branch have been particularly supportive and instrumental in the success of the **Community Bank®** branch to date.

We are very pleased to advise that the Company's financial position is now at a stage where the Board is permitted to approve a dividend payment to shareholders.

An unfranked dividend of 3 cents, which equates to a 3% return on the original share investment, will be paid on your shareholding for the period 1 July 2011 to 30 June 2012. The payment will be made during December. This dividend demonstrates the success of our venture and we thank you for your commitment to your community and your **Community Bank®** branch.

Attached to this letter is a form. We request that you complete this form and return it to Security Transfer Registrars by **7 December 2012** if you would like your dividend to be electronically deposited to your account, and to ensure that our records are updated prior to the payment of the dividend. If you do not return this form you will receive a cheque for the sum of your dividend payment.

Once again, on behalf of the Board we would like to thank you for your support and contribution to the success of the Fremantle **Community Bank®** Branch.

Yours sincerely



Debra Rule
Chairperson

ABN 41 114 925 174

All Correspondence to:
Security Transfer Registrars Pty Ltd
PO BOX 535,
APPLECROSS WA 6953 AUSTRALIA
770 Canning Highway,
APPLECROSS WA 6153 AUSTRALIA
T: +61 8 9315 2333 F: +61 8 9315 2233
E: registrar@securitytransfer.com.au
W: www.securitytransfer.com.au

141112

Code: ZZUFRE

Holder Number:

Please return your completed form to Security Transfer Registrars by 7 December 2012 for your instructions to be updated..

Please note: If you do not complete and return this section you will not receive a printed version of the Annual Report.

Annual Reports ☐ No ☐ Yes → ☐ By Mail OR ☐ By Email Other Documents ☐ No ☐ Yes → ☐ By Mail OR ☐ By Email

Contact Name

Contact Number

Email Address

Applicable to Australian investors/residents living overseas. Non-residents living in Australia must indicate the name of their resident country for withholding tax purposes.

Investment Type: ☐ Individual ☐ Company ☐ Super Fund ☐ Partnership ☐ Joint ☐ Government ☐ Trust

Tax File Number / Australian Business Number

Tax File Number of Security Holder #2 (Joint Holdings Only)

☐ Child (under 16 yrs) ☐ Aged, Service and Invalid Pensioner ☐ Other Exempt Pensioner ☐ Entities not required to lodge Tax Returns

☐ Territory Resident ☐ Non Resident (please provide the country you reside in):

Account name in which account is held (e.g.: John Smith)

BSB Number

Account Number

This must be an Australian account. Please note, if you change your bank account details you will need to notify Security Transfer Registrars Pty Ltd.

This completed form containing your instructions must be received by 5.00PM WST at our Share Registry prior to Record Date for determining entitlement if you wish to participate in that entitlement. Any instructions received after the Record Date will be processed for the next corporation action.

Individual/Security Holder 1

Security Holder 2

Security Holder 3

Sole Director & Company Secretary

Director / Company Secretary

Director

This information is to be collected by Security Transfer Registrars Pty Ltd ('Security Transfer') in its capacity as a share registry for issuers of securities. Your personal information may be provided on a confidential basis to our clients, companies listed on the Australian Securities Exchange, and other third party providers (including, but not limited to, mailing houses). This information is collected for the purpose of assisting Security Transfer in the proper administration and maintenance of the register of members. By providing this information, you consent to Security Transfer disclosing this information to such organisations for the purposes outlined. Should you have any queries regarding our privacy policy, please contact our office.

REGISTRY DATE STAMP

7126537427

Reference Number:

Dividend package

Imputation

These dividends are unfranked.

By way of explanation, dividends may be franked or unfranked. Under the franking system, if dividends were franked, shareholders would receive a tax credit which could be used to offset their own taxation liability. The amount of franked credit received by shareholders in addition to the amount of dividend received would be required to be included in the shareholders assessable income. However a rebate would be allowed in the tax payable to the extent of the franked credit.

The above system avoids profits being double taxed ie tax being paid by the company and again by the shareholder.

Because Fremantle Community Financial Services Ltd is not yet in a tax-paying situation it cannot yet pay franked dividends.

If your tax file number is not updated prior to the dividend Record Date – 7 December 2012 we are obliged to deduct ATO Tax from your dividend payment at a rate of 46.5%.

Alternatives available

Credit to an account

The dividend will be automatically credited to our nominated account and notification forwarded to you at your registered address for use with your taxation return.

Payments by cheque

The cheque will be forwarded to you at your registered address, along with an advice of the amount received for use with your taxation return.

Action required by shareholders

Complete a Dividend Nomination Advice if:

- A. You are a new shareholder
- B. You wish to vary the way you receive your dividend
- C. To update your Tax File Number/s

No action is required if you do not wish to vary your dividend.

To ensure your required dividend instructions are recorded for the next dividend, please return this nomination advice as soon as possible. Dividend Nomination Advices received after the closing date for determination of entitlements to payment of a dividend will not be effective until the next dividend. The nominated participation will automatically apply to subsequent dividends.

If the Dividend Nomination Advice is signed but an option has not been indicated, it will be treated as a nomination to receive dividends by cheque.

The method of payment of dividend can be varied by you at anytime in the future; however such change in instructions must be in writing.

Please address all correspondence to:

**Security Transfer Registrars Pty Ltd
PO BOX 535
APPLECROSS WA 6953**