

Notice of Annual General Meeting

East Gosford & Districts Financial Services Limited
A.B.N. 90 092 538 620

**To be held at 6.00pm on Friday 22nd November 2013
at Gosford Regional Gallery, 36 Webb Street, East Gosford, NSW, 2250.**

Ordinary Business

1. Chairman's Report.
2. Senior Managers Report.
3. Bendigo & Adelaide Bank Limited's Representative Report.
4. Receipt of Annual Report.
- (a) To receive the Company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2013.
5. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

Re-election of Director appointed since last Annual General Meeting

- (a) Paul Robertson be elected as a Director of the Company.
- (b) Michael Riley be elected as a Director of the Company.

Re-election of Director retiring by rotation

- (c) Max Hiron retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.
- (d) Garry Morris retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.
- (e) Ken Howes retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.

6. Resolution

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

- (a) Reimbursement of Directors for any expenses incurred by them relating to company business of East Gosford & Districts Financial Services Limited.

7. General Business

To consider any other business that may lawfully be brought forward by a shareholder of the company.

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.

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Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

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 appointment to be given to the Company before the meeting.

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 5.00pm on Friday, 22nd November 2013.

By order of the Board



Michael Bell
Company Secretary
14th October 2013

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Explanatory Notes

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

Agenda item 5. Election of Directors

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

Re-election of Director appointment since last Annual General Meeting

- (a) Paul Robertson, Enterprise Architect, employed in the IT sector with a Corporate Accounting background. Specialises in Governance, Management Accounting, Budgeting Processes and Performance management. Paul is active in his community as volunteer Treasurer for Avoca Beach Rugby Club.
- (b) Michael Riley, employed as a Solicitor for more than 30 years. Michael currently consults part time. Michael is currently Patron of Avoca Beach Rugby Union, Past President of Rotary Club of Kincumber, Past President of Avoca Beach Chamber of Commerce, Hon. Solicitor of Avoca Beach Surf Life Saving Club and Patron of Avoca Beach Tennis Club.

Re-election of Director retiring by rotation

- (c) Max Hiron retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election. Mr Hiron has been a director since 2000.
- (d) Garry Morris retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election. Mr Morris has been a director since 2004.
- (e) Ken Howes retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election. Mr Howes has been a director since 2004.

Election of New Director

Not Applicable.