

East Gosford & Districts Financial Services Limited

August 2014

Dear Shareholder,

On behalf of the Board of Directors of East Gosford & Districts Financial Services Ltd, I would like to extend our thanks for your continued support of **East Gosford, Lisarow & Kincumber Community Bank® branches**.

Attached please find a brochure on the Bank of Goodwill. This is our major new marketing initiative in conjunction with Treehouse Creative who specialise in marketing and short filmmaking.

The purpose of the Bank of Goodwill is to highlight and showcase the great work we have supported in the community, for the best interests of the community, and mainly by volunteers. We have never been able to show the groups we support in such detail before or promote what their story is, and this is a great way of showing you, our shareholders, what your support allows these groups and organisations to achieve.

The Bank of Goodwill also provides a simple online application for grant or story and also as a discussion tool for staff when talking with potential customers as to what we do in the community, who we support and the importance of that support to them.

We also have to ensure we connect with all demographics to continually remind the broader community of what a Community Bank is and does. From our previous communications we have advised you of the Restore the Balance programme being undertaken by Bendigo & Adelaide Bank, which as per our half yearly results published on www.nsxa.com.au (code EGF), has now taken full effect and our full year results are likely to be consistent with that as at 31st December 2013.

We are very excited about this new initiative as we hope that it will drive new business into our branches and compliment the great work the staff and directors do in the community to continue to grow our business.

We ask that you please like, share and tweet the social media sites on the brochure and look at the website and follow the links to watch the stories.

Thank you again and we will update you further in our Annual Report on our full year results and how we are going with the Bank of Goodwill.

Regards



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Senior Manager &
Company Secretary

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Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879



Your community, your stories

There's a wave of community spirit on the Central Coast that we want to reward. Good people and organisations devoting thousands of hours to make this a better place for everyone. If you're involved in a Community Goodwill organisation, there's a good chance we can help you. Visit www.bankofgoodwill.com.au and apply for a Goodwill Grant or a Goodwill Story to help spread the word. The Bank of Goodwill – celebrating community that works.

AN INITIATIVE OF



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WWW.BANKOFGOODWILL.COM.AU



Community Bank® branches  Bendigo Bank

East Gosford | Kincumber | Lisarow

