

East Gosford & Districts Financial Services Limited

20th October 2014

Dear Shareholder,

Please find attached the following:-

1. Notice of Meeting 2014.
2. Agenda of Annual General Meeting 2014.
3. Proxy Form 2014.

Please read thoroughly and return Proxy Form if required by 19th November 2014.

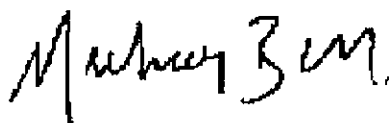
Shareholders are invited to send written questions to the Chairman and Senior Manager.

As advised in previous correspondence, shareholders are able to view and download the Annual Report from www.bendigobank.com.au/east_gosford in accordance with current legislation, as we are no longer sending out Annual Reports. You can also view Annual Reports and related company announcements at www.nsva.com.au and our community bank code is EGF.

If you wish to receive a paper copy of the Annual Report, you will need to contact the Secretary at the below address or email michael.bell@bendigobank.com.au.

Please address all correspondence to The Secretary, P.O. Box 4021, East Gosford, 2250.

Yours faithfully



Michael Bell
Senior Manager &
Company Secretary

ABN 90 092 538 620
101 Victoria Street, East Gosford NSW 2250
Phone 02 4323 4559 Fax 02 4323 1499, Email EastGosfordMailbox@bendigoadelaide.com.au
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879

STA5 (195685_v3) (24/09/2013)