

Rye & District Community Financial Services Ltd

16 October 2015

Dear Shareholder

Re: **Rye & District Community Financial Services Ltd - Annual General Meeting**

Please find enclosed the Notice of Annual General Meeting for your company, Rye & District Community Financial Services Limited, together with other related correspondence. This year's meeting will be held at 6.30pm for 7.00pm on Wednesday 18th November at the Tootgarook Primary School Community Centre Hall, Carmichael Street, Tootgarook (Melways Ref 169 D4).

Annual General Meetings are events on the corporate calendar whereby shareholders can learn, first hand, of the performance of the company and seek explanations from directors, the company auditor and the company accountant on matters that may be of interest to them. I encourage you to take advantage of this opportunity to participate in the governance of your company.

Distribution of the 2015 Annual Report

As in recent years, we will again be honouring your previously advised instructions as to your preferred way of receiving your copy of the Annual Report.

This year's Annual Report may be viewed via the Internet by accessing the following URL addresses:
<http://www.bendigobank.com.au/public/community/our-branches/rye/investor-relations>

or the National Stock Exchange of Australia site:
<http://www.nsxa.com.au/ftp/news/021730986.PDF>

Shareholders who have elected to receive a printed copy of the 2015 Annual Report will find their copy enclosed. Those who elected to receive their 2015 Annual Report via email would have received their electronic version today. Printed copies of the 2015 Annual Report may be collected from either the Rye, Rosebud or Dromana branches of our Community Bank®.

On behalf of your directors, I look forward to welcoming you to this year's Annual General meeting on 18th November 2015.

Yours sincerely,



Shane McCarthy
Chairman

ABN 67 095 766 895
2271 Point Nepean Road, Rye VIC 3941
Phone 03 5985 9755 Fax 03 5985 9299, Email admin@ryedistrict.com.au
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879