

10<sup>th</sup> October 2017

Dear Shareholder,

Please find attached the following:-

1. Notice of Meeting.
2. Agenda of Annual General Meeting 2017.
3. Proxy Form.

Please read thoroughly and return Proxy Form if required by 5.00pm, 15<sup>th</sup> November 2017.

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](http://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.nsx.com.au](http://www.nsx.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 Senior Branch Manager at the below address or email [michael.bell@bendigobank.com.au](mailto:michael.bell@bendigobank.com.au).

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

Yours faithfully



Ken Howes  
**Company Secretary**

East Gosford & Districts Financial Services Limited ABN 90 092 538 620  
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879  
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