

Heidelberg District Community Enterprise Ltd

Monday 31 August 2020

Dear Shareholder,

We hope this letter finds you safe and well during this uncertain time.

During Stage 4 lockdown, as an essential service the Heidelberg and East Ivanhoe Community Bank branches remain open with all processes and procedures in place to keep our staff and customers safe. Due to a decrease in customer numbers we have temporarily reduced our opening hours to 9.30am-2.30pm Monday to Friday, commencing Monday 31 August.

While the entire community is under financial pressure at this time, we are committed to giving back to our community in 2020. Please find enclosed our most recent Community Update which profiles some of those efforts that we have actively been supporting. In recent weeks we have supported some other initiatives, including:

- \$5,500 for the Olympic Village Exodus Community for their "Housing for the Homeless" project
- A Nespresso coffee machine for the Austin Health Emergency Department team who continue to do an amazing job throughout this pandemic
- \$1,500 for the Viewbank Tennis Club to install security cameras at their courts
- Summer sponsorships for many local sporting clubs eagerly awaiting the return to sport

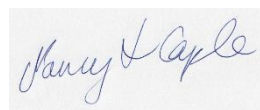
We recognise that many events, programs, activities and sporting seasons have been postponed or cancelled, but continue to maintain regular contact with our sponsored clubs to assist them through this difficult time.

To our valued shareholders, we are here to assist you with all of your banking needs. We appreciate your ongoing support and in times of uncertainty, the best thing we can do is come together and support each other as a community.

Our AGM is currently scheduled for November, and we will be guided by the restrictions in place at that time as to the format it is conducted in.

We encourage you to look after yourselves and each other, and once again invite you to contact our branches to assist with any of your banking needs.

Kind regards,



Nan Caple
Chairman
HDCE Ltd



Haylee Doering
Branch Manager
Heidelberg



Mark Munro
Branch Manager
East Ivanhoe

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