

Notice of Annual General Meeting

**To be held at 7.00pm on Wednesday 28 November 2007
at the Stirling Club, 14 Stirling Terrace, Albany.**

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Directors' Report and the Auditor's Report for the year ended 30 June 2007.

2. Election of directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

- (a) That Milton Evans JP be re-elected as a Director of the Company
- (b) That Peta Spinks be re-elected as a Director of the Company
- (c) That Jim Bolger be elected as a Director of the Company.
- (d) That John Bates JP be elected as a Director of the Company.
- (g) That Rachel Thomas be elected as a Director of the Company.

3. Appointment of auditor

To consider, and if thought fit, pass the following resolution as an ordinary resolution.

That the appointment of RSM Bird Cameron as auditor of the Company be approved.

4. BSX Exchange Delist

To consider, and if thought fit, pass the following resolution as an ordinary resolution.

The Albany (WA) Community Financial Services Limited delist from the BSX Exchange.

Notice of Annual General Meeting

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The Company requires written evidence of a representative's appointed to be given to the Company before the Meeting.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Voting rights

Each shareholder is entitled to **one** vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5.00pm on Friday 15 October, 2007.

By order of the board

Helen Barnard
Company Secretary
15 October 2007

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2: Election of Directors

The following information is provided about candidates for election to the Board.

Notice of Annual General Meeting

- (a) Milton Evans JP retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.
- (b) Peta Spinks retires by rotation in accordance with the constitution of the Company, and being eligible, offers herself for re-election.
- (c) Jim Bolger, having been appointed by the Board since the last annual general meeting, and being eligible, offers himself for election.
- (d) John Bates JP, having been appointed by the Board since the last annual general meeting, and being eligible, offers himself for election.
- (e) Rachel Thomas, having been appointed by the Board since the last annual general meeting, and being eligible, offers herself for election.

Agenda item 3: Appointment of auditor

Item 3 is an ordinary resolution to seek your approval for the appointment of RSM Bird Cameron as the Company's auditor.

The Board has received RSM Bird Cameron's consent to act and written notice of RSM Bird Cameron's nomination as auditor from a shareholder.

The appointment of RSM Bird Cameron requires approval of shareholders under the Corporations Act.

Agenda Item 4: BSX Exchange Delist

Albany (W.A.) Community Financial Services Limited was required list on the BSX stock exchange when the company was established. This incurs costs of approximately \$6,000 to \$10,000 per annum. There is now a low volume market which has no associated costs that Bendigo Bank Limited recommends companies utilise until they are pay share dividends.

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