

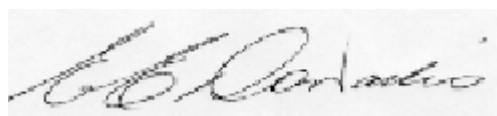
Bright Community Financial Services Limited



26th March 2009

ANNOUNCEMENT

A letter to be sent to all shareholders asking their requirements for receiving Annual Reports, Dividends Statements and Notices of Meeting along with a response sheet.

A handwritten signature in black ink, appearing to read 'E. Enid Donadio'.

E. Enid Donadio,
Company Secretary,
Bright Community Financial Services Limited
PO Box 611. Bright. Vic. 3741.
Ph: 03 5759 2664/0407 437 526.

Bright Community Financial Services Limited



26th March 2009

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<line2>
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<line4>

Dear Shareholder,

Re: Receiving your Annual Report

The Corporations Act permits companies to provide their annual reports to shareholders through the company website rather than as an electronic or paper based copy. Bright Community Financial Services Limited will be making our Annual Report available to shareholders through the Bendigo Bank, Bright **Community Bank**[®] Branch, website from this year.

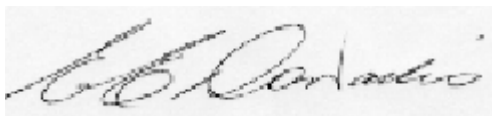
Aside from being able to improve our communication to shareholders by using our website as an information resource, we will also be able to reduce the cost of printing and postage of Annual Reports.

The Annual Report will be published in October. It will be accessible at www.bendigobank.com.au/community_bank/our_community_banks.asp under Bright.

Shareholders may still choose to receive an electronic or paper based Annual Report free of charge. If you would like to receive a copy of the Annual Report, please complete the attachment and return it to the Secretary, Enid Donadio at Bright Community Financial Services Limited either at the Branch during normal office hours or P.O. Box 611, Bright Vic 3741, by no later than Thursday 31 April 2009.

In addition to nominating your preference as to how you receive your Annual Report, you can choose how you would like to receive your Notices of Meeting by completing the relevant section attached and returning it to the Company Secretary as set out above.

Yours faithfully,

A handwritten signature in dark ink, appearing to read 'E. Enid Donadio', on a light-colored background.

E. Enid Donadio,
Company Secretary,
Bright Community Financial Services Limited
PO Box 611, Bright, Vic. 3741.
Ph: 03 5759 2664/0407 437 526.

All correspondence addressed to:
Bright Community Financial Services Limited
PO Box 611, Bright VIC 3741
Bright Community Financial Services Limited ACN 117 798 553
Franchisee of Bendigo Bank Limited, Fountain Court, Bendigo VIC 3550
ABN 11068 049 178. AFSL No. 237 879.

Bright Community Financial Services Limited



Bright Community Financial Services Limited

Annual Report

I would like to receive a copy of the Annual Report by the following means:

☐ By email

Name _____

My email address is: _____

☐ By mail

My postal address is:

Name _____

Address _____

Post Code _____

Notices of Meeting and Proxy Form

I would like to receive Notices of Meeting and Proxy Form by the following means:

☐ By email

Name _____

My email address is: _____

☐ By mail

My postal address is:

Name _____

Address _____

Post Code _____