

1st October 2009

<Name>
<Address>
<Address 2>
<Town/Suburb> <Postcode> <State>

Dear <Name>,

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. Coolalinga & Districts Community Finance Limited will be making our Annual Report available to shareholders through the Bendigo Bank, Coolalinga & Districts **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

http://www.bendigobank.com.au/public/community_bank/community_bank_branches.asp

and go down the page to Coolalinga and Districts

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 section at the bottom of this letter and return it to Company Secretary at Coolalinga & Districts Community Finance Limited, PO Box 557, Virginia NT 0822, or call 0414 886 354 during normal business hours, by no later than 17th October 2009. Copies of the Annual Report will also be available at the Coolalinga & Districts **Community Bank**[®] Branch, Shop 18, 460 Stuart Highway, Coolalinga.

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.

Yours sincerely,



Maureen Newman
Company Secretary
Coolalinga & Districts Community Finance Limited

Coolalinga & Districts Community Finance 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 _____

Newsletters

I would like to receive Newsletters by the following means:

☐ By email

Name _____

My email address is: _____

☐ By mail

My postal address is:

Name _____

Address _____

Post Code _____