

13 October 2010

Dear Shareholder

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**<sup>®</sup> 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 is available. Please access the Report by visiting:

<http://www.bendigobank.com.au/coolalinga>

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 0835, or call 0429 881230 during normal business hours, by no later than 1 November 2010. Copies of the Annual Report will also be available at the Coolalinga & Districts **Community Bank**<sup>®</sup> 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. Please do not complete the form if you have previously provided this information.

Yours sincerely,



Leanne Dix  
Company Secretary  
Coolalinga & Districts Community Finance Limited

Coolalinga & Districts Community Finance Limited ABN 24 117 500 455  
PO Box 557, Virginia NT 0834 Registered office: Shop 18/460 Stuart Highway, Coolalinga NT 0835  
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879

(S30919)

### 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 \_\_\_\_\_

Shareholders who have previously provided their email address need not complete this form.

