

Dear <insert name>,

First dividend payment to shareholders

I am delighted to inform you that following another very successful year, the Doncaster East Community Financial Services Limited profit for the 12 months to June 2006 exceeded expectations.

Accordingly, the Board has been examining the potential for the Company to reward its shareholders with a dividend and after careful consideration the Board has unanimously agreed to pay an unfranked dividend of 7.5 cents per share.

The payment of the Company's maiden dividend is a significant milestone in the history of the Company and vindicates your faith in investing in the establishment of the now highly successful Doncaster East **Community Bank**[®] Branch of Bendigo Bank.

The dividend payment date will be 1 November 2006 and you can anticipate receiving your cheque and dividend statement soon thereafter.

For the purpose of this payment, the Books Close Date will be 18 October 06 and the shares will go ex-dividend on 10 October 2006.

We would also like to take this opportunity to introduce you to an exciting new product, which we are certain will be of interest to many of our shareholders.

Homesafe Debt Free Equity Release is an innovative way to release equity in your home without a loan or repayments. Full details are provided in the enclosed brochure.

If you would like further information on this or any other product please contact Branch Manager Paul Thompson on 9840 2028 or call in at the branch and talk to one of our staff.

Yours sincerely,

Jim Christie
Chairman