

**Ettalong Beach  
Financial Services Limited**



Fax to : Ian Craig  
Companies Manager  
NSX Limited  
Fax No: 03 9664 0011  
Fax from: Ettalong Beach Financial Services Ltd  
Fax No: 02 43601 389  
Date : 27 November 2006

**Re: Ettalong Beach Financial Services Ltd. ABN 37 110 069 120**  
**T/A Ettalong Beach Community Bank - Bendigo Bank**

I write in my capacity as Chairman, and with the authority of, the Board of Directors of the above Company to advise of a delay in the holding of our Annual General Meeting (AGM).

The AGM was originally scheduled to be held on Tuesday 28 November 2006, within the 5 month period commencing 1 July 2006, required by the legislation.

Unfortunately, due to delays occasioned in the printing of the Annual Report, which such delays were entirely the fault of the printer engaged, we were unable to give the required notice of the AGM to our shareholders and thus the original date had to be vacated.

At the time of writing this letter we are still awaiting delivery of the proof copy, which has been "promised" for today.

Assuming the proof read copy is returned to the printer on Monday 27 November, we should have the copies of the Annual Report for distribution with the Notice of the AGM.

In view of the 28 day notice of the AGM required by the Legislation to be given and the approach of the festive season, we have rescheduled the AGM for Tuesday 16 January 2007 at 7.00pm.

Should you require further details, please contact the writer.

Yours truly,

A handwritten signature in dark ink, appearing to read 'David Steele'.

David Steele  
Chairman.

All correspondence addressed to:  
Ettalong Beach Financial Services Limited  
PO Box 159 (39 Stewart Street, Kilcarrig Heights), Ettalong Beach, NSW 2257  
Ettalong Beach Financial Services Limited ABN 37 110 069 120  
Franchisee of Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550  
ABN 11 066 049 176 AFSL No. 237 879

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