

**ETTALONG BEACH  
FINANCIAL SERVICES LTD  
ABN 37 110 069 120**

The Annual General Meeting of shareholders of the Company will be held on **Tuesday 23 November 2010** at 6.00pm, Star Room – Everglades Country Club, Dunban Road, Woy Woy.

**Note: If you will be attending the AGM please R.S.V.P. on 4344 - 4206 by 16 Nov. 2010.**

**Agenda:**

**1. Chairman's Report**

The Chairman, Mr Mick Gage will present his report on the operations of the Company for the financial year ended 30 June 2010.

**2. Branch Managers Report**

Branch Manager Mr Peter McKeon will provide update on Business & Banking operations.

**3. Sponsorship Report**

Chairperson of the Sponsorship Sub-committee Mrs Debra Wales will report of the activities undertaken by the company this year regarding community sponsorship.

**4. Community Bank Report**

On behalf of Bendigo and Adelaide Bank Ltd, Tony Gravas will provide an update on Bendigo Bank operations.

**5. Adoption of Accounts**

To receive and consider the financial statements and reports to the shareholders comprising:

- a) The statements of financial performance and financial position for the year ended 30 June 2010.
- b) Directors Declaration and Directors Report for the year ended 30 June 2010.
- c) Independent Auditors Report for the year ended 30 June 2010.

**6. Resignation & Election of Directors**

- a) Resignation & Re-election of Director Mick Gage, in accordance with rotation policy.
- b) Resignation & Re-election of Director Alan Gleeson, in accordance with rotation policy.
- c) Resignation & Re-election of Director Debra Wales, in accordance with rotation policy.
- d) Resignation & Re-election of Director Don Wilson, in accordance with rotation policy.
- e) Resignation & Re-election of Director Eric Leggett, in accordance with rotation policy.
- f) Mrs Robyn Pearson being elected to the Board of Directors.
- g) Ms Katie Smith being elected to the Board of Directors.

**7. General Business**

To consider any other business that may lawfully be brought forward by a member of the company.

By order of the Board

Adam Crouch JP - Secretary

1 November 2010

# Proxy form

**Ettalong Beach Financial Services Ltd**  
A.B.N. 37 110 069 120

All correspondence to:  
**Ettalong Beach Financial Services Ltd**  
PO BOX 159  
**ETTALONG BEACH NSW 2257**  
Enquiries **02 4344 4206**  
Facsimile **02 4344 4673**

I, .....

of, .....

.....



Mark this box with an 'X' if you have made any changes to your address details (see reverse)

## Appointment of proxy

I/We being a member/s of **Ettalong Beach Financial Services Ltd** and entitled to attend the vote appoint the person named below or, if no person is named below, the Chairman of the Meeting as my/our proxy to vote in accordance with directions set out below (with a discretion as to any business not referred to below) or, if no directions are given, as my/our proxy sees fit, at the Annual General Meeting of the Company to be held at Everglades Country Club, Woy Woy on **23 November 2010 at 6pm** and at any adjournment of that Meeting.



The Chairman of the Meeting  
(mark with an 'X')

OR

Write here the name of the person you are appointing if this person is someone other than the Chairman of the Meeting.

## Voting directions to your proxy

Please mark with 'X' to indicate your directions

Ordinary Business	Accept	Decline	Abstain*
Item 5. Receipt of Financial Report, Director's Report and Auditor's Report.			
Item 6. Re- Election of Director, Mick Gage.			
Item 6. Re- Election of Director, Alan Gleeson.			
Item 6. Re- Election of Director, Debra Wales.			
Item 6. Re- Election of Director, Don Wilson .			
Item 6. Re- Election of Director, Eric Leggett.			
Item 6. Election of Director, Robyn Pearson.			
Item 6. Election of Director, Katie Smith.			

\*If you mark the Abstain box for a particular item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your vote will not be counted in working out the required majority on a poll.

## PLEASE SIGN HERE

This section **MUST** be signed in accordance with the instructions overleaf to enable your directions to be implemented.

Individual or Shareholder 1

Shareholder 2

Shareholder 3

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Sole Director and  
Sole Company Secretary

Director

Director/Company Secretary

# Proxy form


## How to complete this Proxy form

### 1. Your name and address

This is your name and address as it appears on the Company's share register. If this information is incorrect, please mark the box and make the correction on the form. **Please note, you cannot change ownership of your shares using this form.**

### 2. Appointment of a proxy

A member entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a member of the Company. A proxy may be an individual or a Company.

### 3. Identity of proxy

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box. If the person you wish to appoint as your proxy is someone other than the Chairman of the Meeting please write the name of that person. If you leave this section blank, the Chairman of the Meeting will act as your proxy.

### 4. Voting instructions

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

### 5. Signing instructions

The Proxy form must be signed in the spaces provided.

#### *Individual*

If the holding is in one name, the holder must sign.

#### *Joint holding*

If the holding is in more than one name, any one holder may sign.

#### *Power of Attorney*

To sign under power of attorney, you must have already lodged this document with the Company or attach a certified copy of the power of attorney to this form when you return it.

#### *Companies*

If the Company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the Company (under section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone.

Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

If a representative of the Company is to attend the meeting, the appropriate 'Certificate of Appointment of Corporate Representative' must be produced before admission to the Meeting.

## How to complete this Proxy form

This Proxy Form (and any Power of Attorney under which it is signed) must be received by the Company not later than **2 business days** before the Meeting (**ie by 19 November 2010**). Any Proxy Form received after that time will not be valid for the scheduled meeting.

Documents may be lodged in any of the following ways:

#### *Post or hand delivery*

To the Company's registered office at **263 – 267 Oceanview Road, Ettalong Beach NSW 2257** or **P.O. Box 159 Ettalong NSW, 2257**.

#### *Facsimile*

To fax number **02 4344 4673**