



**Bendigo
Bank**

December 2008

Dear Shareholders,

We enclose a Newsletter that was recently delivered to 22,000 letterboxes in our community. The major focus is about the Heidelberg **Community Bank®** Project, which is in the pledge campaign stage.

Enjoy reading more about this exciting initiative to establish another **Community Bank®** Branch of Bendigo and Adelaide Bank within our local community. Please encourage your friends and neighbors to support this project knowing what value is received as both a community member and a shareholder.

As we approach the end of 2008 it is timely to reflect on the achievements of the past 12 months and to look positively toward the year ahead:

- On the back page of the newsletter read about our broad range of Community Grants and Sponsorships given over the last 12 months...totaling \$ 165,300.
- The dividend, the 5th one in our 8-year history, of 13c fully franked was issued earlier in November and feedback from shareholders has been positive.
- At our AGM on November 11th, we were delighted to host various members of the Youth Foundation Victoria Project that we are intrinsically involved in the funding of in Heidelberg West. Those shareholders present were both privileged and impressed by the presentations of cheques by the young people to the 2 youth groups that reside in the 3081 postcode, Heidelberg West.

What an inspirational presentation illustrating the intrinsic goodness and wealth of valuable ideas that abound amongst our young people in our community.

On behalf of our shareholders and our customers we as a board wish to thank Noel Donnelly and his team for the wonderful service they deliver. Rarely does a week go by without us receiving compliments directed at the staff and their level of professional service.

The focus of the Board in 2009 will be

- To maintain the good governance of the EICC Ltd,
- to strengthen the East Ivanhoe **Community Bank®** Branch of Bendigo Bank,
- to support the expansion of our company into the Heidelberg Community, and
- to continue to support community groups through our well established and sound grant and sponsorship program.

Our board members, Graham Norman, Andy Harris, Lyndy Stagg, John Nelson, Katy Richmond, Cameron Bragg, Paul Gittings and myself extend to you our wishes for a safe and sound festive period.

Regards,

Nan Caple

Chair – East Ivanhoe Community Corporation Ltd

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East Ivanhoe **Community Bank®** Branch