

23 October 2009

<Customer Name>
<Address 1>
<Address 2>
<CITY> <STATE> <POSTCODE>

Dear Shareholder

Thank you for your support.

Since Heidelberg **Community Bank**[®] Branch opened in September this year, we've enjoyed the opportunity to become an increasingly important part of the local community.

And we'd like to thank you for your support in returning locally-owned banking and a comprehensive range of financial services to our community. Without commitment from locals like you, our **Community Bank**[®] branch would not have been possible.

Of course Heidelberg **Community Bank**[®] Branch is more than just financial services. We're encouraging community collaboration, keeping local money and local jobs in our community and directing profits to local initiatives and projects.

A special offer to join Heidelberg Community Bank[®] Branch.

Until 15 December, 2009 Heidelberg **Community Bank**[®] Branch is waiving the establishment fees on all new home loans and personal loans transferred to the branch – and that means big savings for you.

We're also waiving the documentation fees on commercial leases for our business customers.

So call in and see us at 164 Burgundy Street or phone us on 9457 2055 I'd be delighted to explain the benefits of this great offer to you, or discuss the full range of financial products and services we offer, including agribusiness banking.

At Heidelberg **Community Bank**[®] Branch we like to take time to understand your needs and help you meet your financial goals. After all, from your success our branch and our community is automatically more successful.

We look forward to seeing you soon.

Yours sincerely

Sam Pearce
Branch Manager Heidelberg **Community Bank**[®] Branch

Offer valid until 15 December 2009, Subject to terms and conditions. Fees and charges apply. All loans subject to the Bank's normal lending criteria. These products are issued by Bendigo Bank Limited. Bendigo Bank Limited, Fountain Court, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879.

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