

15 July 2011

Name
Address
SUBURB STATE POSTCODE

Dear Shareholder,

As a valued shareholder we would like to thank you for your support of our bank which allows us to inject over \$250,000 per year into our local community. Each year this funding is making a big difference to a broad variety of community groups – including local schools, pre-schools, sporting clubs and charitable organisations.

Our goal is to increase this figure each year, but we can only do this if our business grows.

As a shareholder, you have already brought into the concept of feeling like a better community member by investing with us, ***but you can help our community even more*** by bringing some or more of your banking to our East Ivanhoe or Heidelberg **Community Bank®** branch.

It may be some insurance, a new investment loan, getting that best term deposit rate or even switching all your banking needs to us – the options are unlimited

We would like the opportunity to discuss your banking needs. Please either complete and post the enclosed reply-paid postcard or contact us direct at the numbers listed below.

So thanks for taking the time to read this quick note and we look forward to being of assistance and seeing you again soon.

Kind regards,

Sam Pearce
Branch Manager
Heidelberg
9457 2055

Greg Arnott
Branch Manager
East Ivanhoe
9497 5133

Noel Donnelly
Senior Manager
East Ivanhoe & Heidelberg
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