

Notice of Annual General Meeting
Gympie & District Financial Services Limited
A.B.N. 79 113 293 173

**To be held at 2pm on November 18, 2008
at Gympie RSL, Orchid Room, Gympie**

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Directors' Report and the Auditor's Report for the year ended 30 June 2008.

2. Election of directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

- (a) That Beven Webb be re-elected as a director of the Company.
- (b) That Lesley O'Hern be re-elected as a director of the Company.
- (c) That Will Bauer be elected as a director of the Company.

3. Remuneration Report

To consider, and if thought fit, pass the following resolution as an ordinary resolution.
That the remuneration report be adopted.

4. Appointment of Auditor

To consider, and if thought fit, pass the following resolution as an ordinary resolution.
That the Richmond Sinnott & Delahunty be appointed as the Companys Auditor.'

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The Company requires written evidence of a representative's appointment to be given to the Company before the Meeting.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Voting rights

Each shareholder is entitled to **one** vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 2pm on 23 October, 2008.

A proxy form accompanies this Notice of Meeting. A member entitled to attend and vote at this meeting is entitled to appoint a proxy. This proxy need not be a member of the company.

Questions of the Auditor or the Board

Specific questions of the Auditor's Report or general questions to the Board are requested to be submitted ahead of the meeting in writing through the Secretary, not later than Wednesday 12 November, 2008. This will ensure an accurate answer may be reported on the day of the AGM. Question time will also be provided at the meeting with the Auditor present as well as the Board.

By order of the Board

Will Bauer
Company Secretary
13 October, 2008

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

[Agenda item 2: Election of directors]

The following information is provided about candidates for election to the Board.

- (a) Beven Webb retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.

Beven, who was previously Deputy Chair, assumed the role of Chair on Ray Bird's retirement. Beven has been a Director since the company formed. He sits on the Governance and Audit, Sponsorship, Business Development and Human Resources sub-committees. He is a long standing furniture retailer.

- (b) Lesley O'Hern retires by rotation in accordance with the constitution of the Company, and being eligible, offers herself for re-election.

Lesley has been a Director since the company formed. She sits on the Public Relations sub-committee. She works for the Education Department.

- (c) Will Bauer assumed the mantle of Company Secretary on 1 October 2008 and has sat on the Board since 21 January 2008 and being eligible, offers himself for election.

Will is a Civil Engineer who worked for Main Roads for 30 years, had his own Consulting Civil Engineering firm, as well as working for the Cooloola Shire Council before retirement. He sits on The Governance and Audit and Human Resources sub-committees. He has an extensive background of involvement with community groups.

[Agenda item 3: Resolution - Remuneration report]

The Corporations Act requires a resolution that the remuneration report contained in the Company's annual report [and concise report] be adopted, be put to the vote. The resolution is advisory only and does not bind the directors of the Company.

[Agenda item 4: Resolution – Appointment of Auditor]

The Board has received Richmond Sinnott & Delahunty's consent to act. The appointment of Richmond Sinnott & Delahunty requires approval of shareholders under the Corporations Act.