

Dear Shareholder,

The Board of Heathcote & District Community Bank[®] Branch and Bendigo Bank
request the pleasure of your company at the official opening of:

Heathcote & District Community Bank[®] Branch

The Official Opening Ceremony at 119 High Street, Heathcote
on Friday, 26 August 2005.

Join the celebrations at 10.30am with performances by Heathcote Primary School,
give-aways for the children with a special appearance by Piggy.

At 11.00am the official speeches and opening of the Branch will commence with
Rob Hunt – Managing Director, Bendigo Bank Limited and John Sheridan – Chairman,
Heathcote & District Financial Services Limited, in conjunction with the Community
Bank Board of Management.

Celebrations will continue at 11.30am with a free sausage sizzle, and the branch
will be open for public viewing.

The branch will open for business at 2.00pm

Heathcote & District
Community Bank[®] Branch



Bendigo Bank