

HEYFIELD & DISTRICT COMMUNITY FINANCIAL SERVICES LTD

ACN 094 854 949

59 TEMPLE STREET,
HEYFIELD, VIC, 3858

TEL: (03) 5148 2977
FAX: (03) 5148 3155

Our Ref: KAB:HR

Your Ref:

20 October 2006

IAN CRAIG
COMPANIES MANAGER
BENDIGO STOCK EXCHANGE
LEVEL 1
257 COLLINS STREET
MELBOURNE 3000

Dear Ian

RE: BSX MARKET ANNOUNCEMENT – CHANGE OF SHARE REGISTRY

We wish to inform you that as of 1st November 2006, the Company's register will move to:

Essential Registry Team
Computershare Investor Services Pty Limited
Yarra Falls
452 Johnston Street
ABBOTSFORD VIC 3067

Yours faithfully

KEITH BORTHWICK
SECRETARY