

**Notice of Annual General Meeting
for
Hervey Bay & District Financial Services Limited**

ABN 46 116 567 072

**will be held on Sunday 15 November 2009
at the Hervey Bay Boat Club, Buccaneer Avenue, Urangan.
The AGM will commence at 10.30am.**

Ordinary Business

1. To receive and consider the Financial Statements and the Reports of the Directors and Auditors including the Remuneration Report for the year ended 30 June 2009.
2. To consider, and if thought fit, pass the election of Directors as an ordinary resolution.
3. To consider any other business that may legally be brought forward of which due notice has been received.

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 9.00am on 15 November 2009.

By order of the Board

Chris Riordan
Company Secretary
18 October 2009

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

Explanatory Notes

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

Agenda item 7: Remuneration Report

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