

**Notice of Annual General Meeting**  
Hervey Bay & District Financial Services Limited  
A.B.N. 46 116 567 072  
**to be held at 1.00pm on Saturday 20 November 2010**  
**at the offices of Canning Lynch McGrath, 65 Torquay Road, Pialba**

**The Agenda of the meeting will be as follows:**

- 1. Chairman's Welcome**
- 2. Quorum**
- 3. Notice of Meeting**
- 4. Minutes of Previous AGM**
- 5. Proxies**
- 6. Receipt of Annual Report and Remuneration Report**  
To receive the Company's Financial Report, the Directors' Report and the Auditor's Report including the Remuneration Report for the year ended 30 June 2010.
- 7. Chairman's Report to be read by Chairman Rod Cullen**
- 8. Branch Manager's Report to be read by David Skeels**
- 9. Election of Directors. In accordance with the Company's Constitution:**
  - (a) Your Director, Christine Riordan offers herself for re-election
  - (b) Your Director, Katrina Ehrlich, was appointed by the Board during the year and offers herself for re-election.
  - (c) Your Director, Christine Dixon was appointed by the Board during the year and offers herself for re-election.
  - (d) Your Director, Tanya Stevenson was appointed by the Board during the year and offers herself for re-election.
  - (e) Your Director, David Lewis retires by rotation and offers himself for re-election
  - (f) Your Director, Neil Canning retires by rotation and offers himself for re-election
  - (g) Your Director, Trevor McDonald retires by rotation and offers himself for re-election.
  - (h) Master of Ceremonies would like to move a vote of thanks from the meeting for their assistance and time.

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

- (a) That Christine Riordan be elected as a director of the Company
- (b) That Katrina Ehrlich be elected as a director of the Company
- (c) That Christine Dixon be elected as a director of the Company
- (d) That Tanya Stevenson be elected as a director of the Company
- (e) That Davis Lewis be elected as a director of the Company
- (f) That Neil Canning be elected as a director of the Company
- (g) That Trevor McDonald be elected as a director of the Company

## 10. Appointment of Auditor

To consider, and if thought fit, pass the following resolution as an ordinary resolution.

That the appointment of Graeme Stewart [Andrew Frewin & Stewart] as auditor of the Company be approved.

## 11. 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 18 November 2010.

By order of the Board

Christine Riordan  
Company Secretary  
17 October 2010

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 and be put to the vote. The resolution is advisory only and does not bind the directors of the Company.

### **Agenda item 11: Appointment of Auditor**

Item 11 is an ordinary resolution to seek your approval for the appointment of Graeme Stewart of Andrew Frewin & Stewart as the Company's auditor.

The Board has received Graeme Stewart's consent to act and written notice of Graeme Stewart's nomination as auditor from a shareholder.

The appointment of Graeme Stewart requires approval of shareholders under the Corporations Act.

Graeme Stewart is a senior member of Andrew Frewin & Stewart in Bendigo, Victoria. He has sound experience in working with community banking companies around Australia. His experience in this area is highly considered by your directors.

# Proxy Form

## HERVEY BAY & DISTRICT FINANCIAL SERVICES LIMITED

ABN 46 116 567 072

**All correspondence to:**  
Hervey Bay & District Financial Services Limited  
PO Box 3089  
PIALBA 4655  
QLD Australia  
Enquiries: 07 4124 6201  
Facsimile: 07 4124 5306



Mark this box with an 'x' if you have made any changes to your address details (see reverse)

### Appointment of proxy

I/We being a member/s of Hervey Bay & District Financial Services Limited and entitled to attend and vote appoint the person named below or, if no person is named below, the Chairman of the Meeting as my/our proxy to vote in accordance with directions set out below (with a discretion as to any business not referred to below) or, if no directions are given, as my/our proxy sees fit, at the Annual General Meeting of the Company to be held at the offices of CLM, 65 Torquay Road, Hervey Bay on Saturday 20<sup>th</sup> November 2010 at 1.00pm and at any adjournment of that meeting.



the Chairman  
of the Meeting  
(mark with an 'X')

OR

Write here the name of the person you are appointing if this person **is someone other than** the Chairman of the Meeting

### Voting directions to your proxy – please mark



to indicate your directions

#### Ordinary Business

Item 7. Receipt of Financial Report, Directors' Report and Auditor's Report

Item 7. To adopt the Remuneration Report contained in the Annual Report

Item 10. Election of Directors in accordance with company constitution

For	Against	Abstain*
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\*If you mark the Abstain box for a particular item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your vote will not be counted in working out the required majority on a poll.

### PLEASE SIGN HERE

This section *must* be signed in accordance with the instructions overleaf to enable your directions to be implemented.

#### Individual or Shareholder 1

Sole Director and  
Sole Company Secretary

#### Shareholder 2

Director

#### Shareholder 3

Director/Company Secretary

## How to complete the Proxy Form

### 1 Your name and address

This is your name and address as it appears on the company's share register. If this information is incorrect, please mark the box and make the correction on the form. **Please note, you cannot change ownership of your shares using this form.**

### 2 Appointment of a proxy

A member entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a member of the Company. A proxy may be an individual or a company.

### 3 Identity of proxy

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box. If the person you wish to appoint as your proxy is someone other than the Chairman of the Meeting please write the name of that person. If you leave this section blank, the Chairman of the Meeting will act as your proxy.

### 4 Voting instructions

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

### 5 Signing instructions

The Proxy Form must be signed in the spaces provided.

*Individual:* If the holding is in one name, the holder must sign.

*Joint Holding:* If the holding is in more than one name, any one holder may sign.

*Power of Attorney:* To sign under power of attorney, you must have already lodged this document with the Company or attach a certified copy of the power of attorney to this form when you return it.

*Companies:* If the Company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the Company (under section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

If a representative of the Company is to attend the meeting, the appropriate "Certificate of Appointment of Corporate Representative" must be produced before admission to the meeting.

## Lodging instructions

This Proxy Form (and any power of attorney under which it is signed) must be received by the Company not later than 2 business days before the meeting (ie by 9.00am on 18 November 2010). Any Proxy Form received after that time will not be valid for the scheduled meeting. Documents may be lodged in any of the following ways.

- By post or hand delivery to the Company's registered office at Shop 9, 55 Main Street, Pialba, 4655
- By facsimile 07 4124 5306