

11 August 2009

Dear Shareholder,

The Corporations Act permits companies to provide their annual reports to shareholders through the company website rather than as an electronic or paper based copy. Community Financial Services Victoria Limited will be making our Annual Report available to shareholders through the Bendigo Bank website from this year.

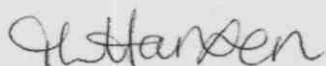
Aside from being able to improve our communication to shareholders by using our website as an information resource, we will also be able to reduce the cost of printing and postage of Annual Reports.

The Annual Report will be published in September. It will be accessible at www.bendigobank.com.au/community_bank/our_community_banks.asp

Shareholders may still choose to receive an electronic or paper based Annual Report free of charge. If you would like to receive a copy of the Annual Report, please complete the section at the bottom of this letter and return it to Tania Hansen 29 Westernport Road, Lang Lang 3984 or call 0427 830 009 during normal business hours, by no later than 4th September 2009.

In addition to nominating your preference as to how you receive your Annual Report, you can choose how you would like to receive your Notices of Meeting by completing the relevant section attached and returning it to the Company Secretary.

Yours sincerely,



Tania Hansen
Company Secretary
Community Financial Services Victoria Limited

Community Financial Services Victoria Limited
ABN 51 092 756 351

Annual Report

I would like to receive a copy of the Annual Report by the following means:

☐ By email

Name _____

My email address is: _____

☐ By mail

My postal address is:

Name _____

Address _____

Post Code _____

Notices of Meeting and Proxy Form

I would like to receive Notices of Meeting and Proxy Form by the following means:

☐ By email

Name _____

My email address is: _____

☐ By mail

My postal address is:

Name _____

Address _____

Post Code _____