

MARKET ANNOUNCEMENT

Community Financial Services Victoria Limited announces a fully franked dividend payment of 17.5 cents per fully paid ordinary share, to be paid on Friday 10 December 2010. Record date will be Friday 26 November 2010. Payment will be made by cheque or direct credit to the Shareholder.

Any queries and all correspondence should be directed to:

AFS & Associates Pty Ltd 61-65 Bull Street, Bendigo VIC 3550

PO Box 454 Bendigo, VIC 3552

Phone: (03) 5443 0344 Fax: (03) 5443 5304

Email: shareregistry@afsbendigo.com.au

Tania Hansen

Executive Officer

Harsen