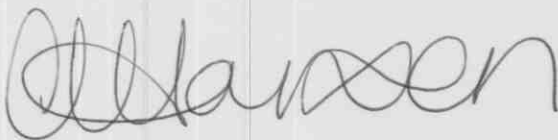


## MARKET ANNOUNCEMENT

On 22 February 2011 Community Financial Services Victoria Limited's franchise partner Bendigo & Adelaide Bank Limited announced that commencing 1 April 2011 two income streams (Term Deposits greater than 90 days and Fixed Rate Home Loans) will have their trailing commission cut from 0.5% to 0.375%. This reduction in commission rate is expected to have a material effect on the expected revenue and profits of the company in the 2011/2012 financial year. The Board estimates that the change will reduce income by \$84,676 based on current budgets and it will continue to monitor budgets to ensure maximisation of returns to shareholders and the community. Further confirmation of the financial effect will be available in the 2011 Annual Report.

Any enquiries and all correspondence should be directed to, Tania Hansen, 29 Westernport Road,  
Lang Lang, 3984



Tania Hansen

Company Secretary