

2 April 2008

MR ROSS ARCIDIACONO & MRS CAROLINE J ARCIDIACONO
15 SWAN STREET
MAREEBA 4880

Dear MR ROSS ARCIDIACONO & MRS CAROLINE J ARCIDIACONO

I wish to advise that the Federal Government recently amended the law to permit companies to provide their annual reports to shareholders through the company website rather than as a paper based copy. As a result, Mareeba & Dimbulah Financial Services Ltd will be making its Annual Report available to shareholders through the Bendigo Bank, Mareeba & Dimbulah **Community Bank**[®] Branch, website from this year.

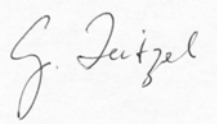
Aside from being able to improve our communication to shareholders by using our website as an information resource, we will also be able to reduce the cost of printing and postage of Annual Reports.

The Annual Report, including auditor's report and director's report, will continue to be published in October. It will be accessible at www.bendigobank.com.au/community_bank/our_community_banks.asp look for Mareeba and select investor relations. The Annual Report is in PDF format.

Shareholders may still choose to receive a paper based Annual Report. If you would like to receive the 2008 Annual report in this format, please complete the section at the bottom of this letter and return it in the Reply Paid envelope provided, or call (07) 40921066 during normal business hours, by no later than Thursday 31 July 2008.

Also enclosed is a Dividend Nomination Advice form. So that we can update our records and to save our administration costs, would you please complete this form and return it to us.

Yours sincerely,



Gilbert Teitzel
Company Secretary
Mareeba & Dimbulah Financial Services Ltd

Mareeba & Dimbulah Financial Services Ltd

2008 Annual Report

Yes, I would like a paper based copy of the 2008 Annual Report sent to

Name _____

Address _____

_____ Post Code _____