

30 October 2009

BSX Announcements Office  
Level 3  
45 Exhibition Street  
Melbourne Vic 3000

[announcements@bsx.com.au](mailto:announcements@bsx.com.au)  
fax 02 4929 1556.

Dear Sirs

**Re: Notice of Annual General Meeting  
Mandurah Community Financial Services Limited**

Please find notice of the upcoming AGM which we request that you lodge on the announcement website.

We also attach a copy of the Shareholder letter from the Chairman Mr David Waddell.  
Thank you.

Yours faithfully



IAN ILSLEY  
SECRETARY

Total 5 pages

Mandurah Community Financial Services Limited 068 049 178  
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879  
PO Box 555, Mandurah WA 6210 Phone 08 9586 1399 Fax 08 9586 1522

C002LHb CBK34 (65291.v2) (22/07/2008)

**Notice of Annual General Meeting**  
**Mandurah Community Financial Services Limited**  
**ABN 56 098 081 308**

To be held at 9.30 am on Thursday 26 November 2009  
at the Halls Head Sporting & Recreation Club  
Lot 31 Sticks Boulevard, Mandurah WA

**ORDINARY BUSINESS**

**1. Chairman's Report**

The Chairman, Mr David Waddell will present his report on the operations of the Company for the year ended 30 June 2009.

**2. Adoption of Accounts**

To receive and consider the financial statements and reports to the shareholders comprising:

- a) The profit and loss accounts for the year ended 30 June 2009 and balance sheet of the company as at 30 June 2009.
- b) The director's declaration and report by auditors for the financial year ended 30 June 2009.
- c) The director's report for the financial year ended 30 June 2009.

**3. Appointment of Auditor**

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

That the appointment of David Wall of RSM Bird Cameron, as auditor of the Company for the 2009/10 year be approved.

**4. Election of Directors**

To consider, and if thought fit, pass the following resolutions as ordinary resolutions:

- a) Leonie Hansen having been appointed by the Board since the last annual general meeting, retires as director in accordance with Rule 52 (2) of the Constitution of the company, and being eligible, offers herself for re-election.
- b) Ian Ilsley retires by rotation in accordance with rule 62 (1) of the Constitution of the company, and being eligible, offers himself for re-election.

## ATTENDING THE MEETING

All shareholders may attend the Annual General Meeting.

**Joint Holders:** In the case of joint holders, 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 Shareholders:** 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 purpose of voting at the meeting, shares will be taken to be held by the persons who are registered as members as at 5.00pm 24 November 2009.

By order of the Board

**Ian Ilsley**

**Company Secretary**

Dated 29<sup>th</sup> October 2009

Mandurah Community Financial Services Ltd  
P O Box 555  
MANDURAH WA 6210

# PROXY FORM

**PLEASE ENSURE THIS PROXY FORM IS SIGNED  
TO ENSURE INCLUSION IN COUNTING OF VOTES**

**NAME OF OWNER OF SHARES**  
**IF MEMBER IS A TRUST AND/OR SUPERANNUATION FUND PLEASE**  
**GIVE NAME OF TRUST/ SUPERANNUATION FUND & TRUSTEE(S)**

I/We .....  
of .....  
hereby appoint .....  
of .....  
or failing him/her .....  
of .....

Or failing him/her the Chairperson of the meeting

As my/our proxy on my/our behalf at the Annual General Meeting of the Company to be held Thursday 26 November 2009 at 9.30 am.

I/We direct that my/our proxy vote as indicated below.

If you wish to direct your proxy how to vote with respect to the proposed resolutions, please indicate the manner in which your proxy is to vote by placing an 'X' in the appropriate box below otherwise your proxy is to vote as he/she thinks fit.

Agenda Item No.		For	Against	Abstain
1	Acceptance of Chairpersons report			
2	Adoption of financial report			
3	Adoption of Auditor			
4 a	Re-election of Mrs Leonie Hansen			
4 b	Re-election of Mr Ian Hsley			

Mandurah Community Financial Services Ltd  
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MANDURAH WA 6210

**IF THE MEMBER IS A COMPANY**

Executed by:

.....	Signature of Director	.....	Signature of Director
.....	Name of Director	.....	Name of Director
.....	Dates this	.....	day of
			2009

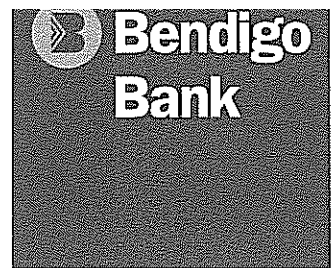
**IF THE MEMBER IS AN INDIVIDUAL MEMBER OR JOINT HOLDERS**

.....	Signature	Signature	.....
.....	Name	Name	.....
Dated this	day of	2009	

**PLEASE ENSURE THAT BOTH PAGES OF THIS PROXY FORM ARE COMPLETED AND RETURNED BUT ONLY IF YOU WISH TO APPOINT A PROXY TO VOTE FOR YOU.**

## Proxies

- A member is entitled to attend and vote is entitled to appoint a proxy to attend and vote in his/her stead. That person need not be a member of the company, but should be a natural person over the age of 18 years. Forms may be returned or received by facsimile transmission (08 9581 1096) at the Registered Office of the Company not less than 48 hours before the timing of the meeting, or placed in the ballot box located in the Halls Head Community Bank Branch, by close of business on Tuesday 24 November 2009.
- The proxy form must be signed personally by the shareholder or his attorney, duly authorised in writing. If a proxy is given by a corporation, the proxy must be executed under the common seal of the corporation (if required) or under hand of the appropriate officers of the Company or its duly authorised attorneys.
- If the proxy is also a shareholder, the proxy can cast any votes the proxy holds as a shareholder in any way that the proxy sees fit.



Dear Shareholder

I write to advise you that our AGM is being held at the Halls Head Bowling Club, Sticks Boulevard commencing at 9.30am on Thursday 26 November 2009.

We will focus this meeting not only on the past financial year but also on a number of significant initiatives. For example, we are about to commence the refurbishment of the Halls Head Branch which will enhance the banking focus for both the Community and staff alike. We will have further news and details on the progress of our planning for our second site based at Meadow Springs.

Again we will hear from a number of Community groups your Bank has supported and what a positive impact this has had.

The Bendigo Bank State Manager will be in attendance and she will talk about the recent National Community Bank Conference and on the positive impact it had on our Community.

I would encourage you to attend and to also invite non shareholders who will see the good that is done by our Bank in our Community.

I look forward to seeing you there.

A handwritten signature in dark ink, appearing to read 'David Waddell', is positioned above the printed name.

DAVID WADDELL  
CHAIRMAN

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PO Box 555, Mandurah WA 6210 Phone 08 9586 1399 Fax 08 9586 1522

C002LHb CB434 (65291-v2) (22/07/2008)