

22nd September 2006

[Redacted address]

Dear [Redacted name],

Pinjarra Community Bank[®] Branch of Bendigo Bank will be celebrating its 5th Birthday celebrations in December.

As a community-focused business we have achieved a number of milestones over the years and supported many community groups. We are now planning our future activities and are looking to utilise a number of initiatives to continue our support of community projects.

To assist us in formulating our plan, we have enclosed two forms for you to complete and return –

1. Community Project Funding Questionnaire
2. Community Enterprise[™] – Pinjarra Waroona School Chaplaincy Project

Responses from the Community Project Funding document will be utilised to assist the Board when considering funding requests from within our community.

The Community Enterprise[™] – Pinjarra Waroona School Chaplaincy Project is seeking support for a new initiative to fund ongoing support for the children, teachers and parents in our local schools.

Community Enterprise[™] is a wholly owned subsidiary of Bendigo Bank and it is designed to allow districts like ours to gain income from Telecommunication services, applying these funds to worthwhile community projects.

If you sign up your home or mobile telephone and internet services with us, every time you make a phone call or use the internet you could be making a difference, with the potential to contribute \$1,000 – \$1,500 per month to the Pinjarra Waroona School Chaplaincy.

These telecommunication services are available to everyone who uses a phone or the internet, for personal use or business and are a wonderful way of contributing to your community on an ongoing basis by just going about your everyday life.

Full ongoing personal assistance will be available via the friendly staff at the Pinjarra Community Bank[®] branch.

If you have any questions regarding these requests, please contact our Branch Manager, Donna Olney, on 9531 4470.

Yours sincerely,



Malcolm Kentish
Chairperson

All correspondence addressed to:
Pinjarra Community Financial Services Limited
70 George Street, Pinjarra, WA 6208
Pinjarra Community Financial Services Limited ABN 91 097 369 947,
Franchisee of Bendigo Bank Limited Fountain Court, Bendigo, VIC 3550
ABN 11 080 040 178. AFSL No. 237 879.

Pinjarra Community Financial Services Ltd

Community Project Funding Guidelines

To enable the Board of Management to develop strategic plans for the next 3-5 years, which may encompass funding projects with business partners such as Local, State and Federal Government bodies, it is important to incorporate the Shareholder contribution to the decision making process.

Following is a suggested list of categories from which specific projects may be determined.

To assist the Board with finalising these categories we seek your recommendations with what you deem as priority within our Community. Please indicate your level of priority for the following:

Suggested Categories

• **Income Generation**

For the Bank	High	Medium	Low
For the Community	High	Medium	Low

• **Safety/ Security**

For the Elderly	High	Medium	Low
For the Young	High	Medium	Low

• **Education**

For the Elderly	High	Medium	Low
For the Young	High	Medium	Low

• **Recreation**

Level of Priority	High	Medium	Low
-------------------	------	--------	-----

• **Community Asset Acquirement**

Level Of Priority	High	Medium	Low
-------------------	------	--------	-----

• Short Term Benefits	High	Medium	Low
• Long Term Benefits	High	Medium	Low

• **Employment**

Level of Priority	High	Medium	Low
-------------------	------	--------	-----

• Disability Services	High	Medium	Low
• Professional Services	High	Medium	Low

Your Recommendations:

telcosolutions

Make the call for our community.



Pinjarra Community Enterprise™
Pinjarra Waroona School Chaplaincy
Project



Bendigo Bank

communityenterprise®

A subsidiary of the Bendigo Bank Group

Community Solutions Australia Pty Ltd ABN 43 105 547 362 trading as Community Enterprise®, is a subsidiary of Bendigo Bank Ltd
ABN 15 068 010 170 AFSL 237679, Fountain Court, Bendigo VIC Australia 3550

Make the call for our community.

We all know how important the school chaplaincy is in our community. This facility plays a vital service to students, staff and families.

Not only does this service include mediation & support but it includes camps & excursions, special programs to boost student moral, team building, youth events & community networking.

But of course to maintain these services we need additional and ongoing funding.

And that's where you come in - and it's as easy as using the phone or surfing the net!

Just by transferring your mobile phone, Internet service, home or business telephone service to Community Enterprise™, you'll be generating funds for the Pinjarra Waroona School Chaplaincy Project.

Your phone number and service will remain the same. You won't even notice the changeover apart from a different looking bill.

So every time you make a call or use the Internet you'll be making a difference. And just imagine what we'd achieve if our family, friends and colleagues transferred their services too. For example, if 500 people signed up then potentially the Pinjarra Waroona School Chaplaincy Project could earn \$1,500 per month.

This great initiative has been made possible through an exciting new community telecommunications venture initiated by Pinjarra **Community Bank®** Branch and the local community.

Not only is your **Community Bank®** branch bringing the latest telecommunications technology to residents and businesses in Pinjarra, together we are keeping local money and local profits in the area, and that's good news for everyone.

What do you need to do.

- Complete your contact details. Signing the form does not commit you to anything - it just gives us a good idea of how much revenue might be available for our community project.
- Return this form to one of the staff members at the Pinjarra **Community Bank®** Branch.
- Or take advantage of being a Community Enterprise™ customer now. Simply see the staff at the Pinjarra **Community Bank®** Branch and sign up today.
- For further information visit our website at www.communityenterprise.com.au or phone 1300 304 541.

Contact Details

Name: _____

Address: _____

Phone (H): _____ (M): _____

Email address: _____

Current monthly telco spend: _____

Would you purchase broadband if it was available? ☐ Yes ☐ No

Are any products or services under contract? For example your mobile phone? ☐ Yes ☐ No

If Yes, which product: _____ Contract expiry date: _____

How would you prefer to be contacted: ☐ Phone ☐ Mobile ☐ Email

What is the best time to contact you: ☐ Morning ☐ Afternoon ☐ Evening

Signature: _____ Date: _____

Privacy: Community Solutions Australia Pty Ltd (t/as Community Enterprise™) is committed to protecting the confidentiality and security of personal information you provide to us. We may disclose your personal information to other members of the Bendigo Bank Group of companies and organisations that carry out functions on our behalf. We will provide information to you about new initiatives and services to improve the prospects of your community as we believe you would be interested in them. Should you wish not to receive such material in the future, please contact us so that your name can be removed from our mailing list. A copy of our privacy Statement may be viewed at <http://www.communityenterprise.com.au/privacy>

22nd September 2006

Dear Shareholder,

RE: Public Listing

The Board of Directors of Pinjarra Community Financial Services Limited ("PCFSL") are delighted to announce that your company listed on the Bendigo Stock Exchange ("BSX") on Tuesday 1st August, 2006.

The Directors believe that all shareholders will benefit from listing on the "BSX" through open disclosure, higher profile, transparent trading, daily market valuation and greater liquidity for your investment.

You are now able to buy and sell your shares on the open market, just as you would on any public stock exchange.

At all times the market position of PCFSL shares can be reviewed at the BSX Website, www.bsx.com.au, under the **Community Bank**[®] code PJA.

The website also contains important information relating to market announcements by PCFSL.

If you wish to buy or sell PCFSL shares you must place the order through one of the three current BSX Brokers as follows:

- ABN AMRO Morgans – Toll Free 1800 777 946
- Strategem Financial Group – (03) 5445 4777
- AAA Shares – Toll Free 1800 004 288

Yours faithfully,



Malcolm Kentish
Chairperson
Pinjarra Community Financial Services



Bendigo Stock Exchange (BSX): Information for Shareholders of BSX Listed Community Bank® Companies

Background:

❖ Who is the BSX?

- History going back to the gold rush
- Re-established in 2001 and now part of a group incorporating Stock Exchange of Newcastle
- Licensed by the Australian government and regulated by Australian Securities and Investments Commission
- Catering specifically to small companies and property funds

❖ Who is listed on BSX?

- Household small company names such as Capilano Honey and Brumby's Bakeries plus other emerging companies
- Many Bendigo Bank Community Bank® companies
- Property funds with assets valued at hundreds of millions of dollars



❖ Why do companies list on BSX?

- Transparent market for share trading
- Higher corporate governance standards
- Easier access to equity and debt capital
- More flexible and cheaper than an ASX listing
- Greater investor confidence

Shareholder benefits of being listed:

❖ Transparent trading, independent of the company

❖ Daily Market Valuation

❖ Greater Liquidity

❖ The Elite

- The knowledge that your company is one of only 2,000 listed companies in Australia, subjecting themselves to higher standards of disclosure and governance.

❖ Greater investor confidence arising from

- open disclosure
- higher profile



How do you trade on BSX?

To trade (buy or sell shares) on BSX you need to use the services of a BSX Broker. Our brokers have particular interests in emerging companies and rural and regional businesses. Current brokers and their contact details are listed below.

❖ **AAA Shares**

Telephone: 1800 004 288

Email: heath@aaashares.com.au

Contact: Heath Moss

❖ **ABN AMRO Morgans**

Telephone: 1800 777 946

Email: info@abnamromorgans.com.au

Contacts: Trent Muller / Dominic Hoare

❖ **Strategem Financial Group**

Telephone: (03) 5445 4777

Email: info@strategem.com.au

Contacts: Kevin Martin / Jim Biles / Des Egan

Trading Information including pricing, history, market depth and company announcements is available from the BSX website at www.bsx.com.au