

<date>

<Name>

<Address>

<Town> <postcode>

Dear <Name>

We are very pleased to provide you with an update on the progress of Pinjarra Community Bank Branch.

For more than four years now the people of Pinjarra have supported their locally owned Community Bank branch by transferring their banking business to Pinjarra Community Bank Branch. We are pleased to announce that the branch has now exceeded \$56 million in banking business.

The shareholders of Pinjarra Community Bank Branch have been particularly supportive and instrumental in the success of the Community Bank branch to date.

We are very pleased to advise that the Company's financial position is now strong and, as such, the board is in a position to approve a dividend payment to shareholders.

Please find enclosed a dividend of .07 cents, which equates to a 7% return on the original share investment. This dividend demonstrates the success of our venture and we thank you for your commitment to your community and your Community Bank branch.

Once again, on behalf of the Board we would like to thank you for your contribution to the success of Pinjarra Community Bank Branch.

We look forward to continuing to provide you with further updates in the future.

Yours sincerely,

Malcolm Kentish
Chairman