

Wednesday, 10th June 2009

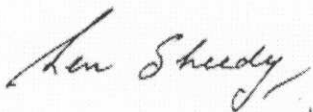
Dear Shareholder(s)

It is with great pride and pleasure that I advise the creation of a second Community Bank® branch at Port Kennedy.

As alluded to in my Chairman's report for the 2008 Annual Report, Rockingham Community Financial Services Ltd has been investigating the potential for a second site in the southern corridor of the Rockingham shire. As a result of our own due diligence and a submission to the Bendigo Bank, formal approval has been received from the bank to proceed with the establishment of the second branch.

It is anticipated the second branch will commence operations later in the year.

Yours sincerely



L J Sheedy
Chairman