

20 August 2008

<Name>
<Address>
<Address 2>
<Town/Suburb> <Postcode> <State>

Dear <Name>,

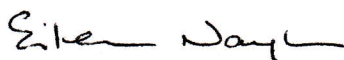
The Corporations Act permits companies to provide their annual reports to shareholders through the company website rather than as an electronic or paper based copy. Rye & District Community Financial Services Ltd will be making our Annual Report available to shareholders through the **Bendigo Bank Rye 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 will be published in October. It will be accessible at www.bendigobank.com.au/community_bank/our_community_banks.asp under "Rye".

Shareholders may still choose to receive an electronic or paper based Annual Report free of charge. If you would like to receive a copy of the Annual Report, please complete the section at the bottom of this letter and return it to our Company Secretary, Mrs Eileen Naylor at Rye & District Community Financial Services Ltd., 2349 Point Nepean Road, Rye, VIC 3941 or call 5985 9755 during normal business hours, by no later than Friday 29 August 2008.

Yours sincerely,



Eileen Naylor
Company Secretary
Rye & District Community Financial Services Ltd

Annual Report

I would like to receive a copy of the Annual Report by the following means:

☐ By email

Name _____

My email address is: _____

☐ By mail

My postal address is:

Name _____

Address _____

Post Code _____