

ABN 113 530 902

Notice of Annual General Meeting

Notice is hereby given that the third Annual General Meeting of the members of South Burdekin Community Financial Services Limited is to be held at:

The Greek Hall
Eighth Avenue
Home Hill, North Queensland, 4806
on 16 November 2007, at 5.30pm

The agenda of the meeting will be as follows:

1. Chairman's report
2. Manager's report
3. To consider the financial report of the Company for the financial year ended 30 June 2007 together with the Directors' and Auditor's report.
4. Election of Directors. In accordance with the Company's Constitution:
 - a) Nancy Robyn Haller retires by rotation and offers herself for re-election;
 - b) Paul Raymond Benvenuti, a shareholder, offers himself for election.
 - c) Constantine Arthur Christofides, a shareholder, offers himself for election.

If you are unable to attend, an instrument for appointing a proxy is attached and must be returned by 15 November 2007 to The Secretary, PO Box 592, Home Hill, Qld. 4806

Dated this fifteenth day of October 2007

Joan Heatley
Secretary

All correspondence addressed to:
South Burdekin Community Financial Services Limited
PO Box 592, Home Hill, Qld 4806

South Burdekin Community Financial Services Limited ACN 113 530 902
Franchisee of Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550
ABN 11 068 049 178. AFSL No. 237 879.

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, 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.

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Proxy form

I,

of

being a shareholder of South Burdekin Community Financial Services Limited HEREBY APPOINT the person named below (*) or failing him/her (or in the absence of such nomination) the Chairman as my proxy for the meeting to be held on 16 November 2007, and any adjournment thereof.

(*)

Signed

Dated this

day of

2007

Note: A shareholder who is entitled to attend and vote at the meeting, is entitled to appoint a Proxy to attend and vote instead of the shareholder.

Explanatory notes

Item 4 - Election of Directors

The following information has been provided by each candidate in support for their election as a Director.

Nancy Robyn Haller: appointed Director 2005; Member Governance Committee; Treasurer 2006-2007; attendee AICD training course for Bendigo Community Company Directors; Member Home Hill Chamber of Commerce; Senior Partner Scorpionjacks International; Charter Member Zonta Club Burdekin.

Paul Raymond Benvenuti: Radio Technician; owner/operator 2 Home Hill businesses, partner in 1 other; Past President Home Hill Rotary & Rotoract Clubs and of Home Hill Chamber of Commerce; motoring enthusiast; with wife Christine involved in children's school activities.

Constantine Arthur Christofides: Manager farming operations, family cane-growing enterprise, Jarvisfield, Ayr; attendee AICD course "Introduction to Financial Statements for Directors"; involved in farming development programs e.g. <Farm Bis>; parent with wife Stephanie of 3 school-age daughters.

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