

20 October 2006

Bendigo Stock Exchange  
1/257 Collins Street  
MELBOURNE, 3000, Victoria

Dear Sir/Madam

**Notice of Meeting, Proxy Forms and Annual Report**  
**Sandringham Community Financial Services Limited**

Please find enclosed the following documents for your information

1. Annual Report for Year ended 30 June 2006 including Chairperson's Report
2. Notice of Annual Meeting for 23 November 2006
3. Proxy Notice for Shareholders

These documents are being mailed to Shareholders no sooner than 20 October 2006 and no later than 23 October 2006.

Yours faithfully



Terry Earle  
Secretary/ Director  
03 9583 7577