

**Sandringham
Community Financial Services Limited**



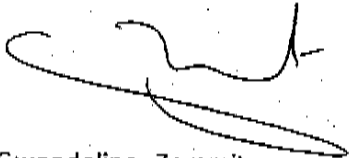
14th October 2008

**NATIONAL STOCK EXCHANGE OF AUSTRALIA
BENDIGO STOCK EXCHANGE**

ANNOUNCEMENT

The Directors of Sandringham Community Financial Services Ltd wish to announce that there will be a fully franked dividend of 6c per share paid on 24th November 2008.

Record date is Monday 27th October 2008.



**Gwendoline Zammit
Company Secretary
Sandringham Community Financial Services**

All correspondence addressed to:
Sandringham Community Financial Services Limited
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Sandringham Community Financial Services Limited ABN 86 099 131 192.
Franchisee of Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550
ABN 11 068 049 178. AFSL No. 237 879.