

Notice of Meeting

Warburton Community Financial Services Ltd
ABN 54 090 252 627

3 November 2004 at 7:00pm for 7:30pm

Warburton Bowls Club
Warburton Highway
Warburton

Business

1. Chairman's Report
2. Manager's Report
3. Bendigo Bank Limited Report
4. To receive and adopt the annual reports to year ended 30 June 2004
5. Director's fees. Nil
6. Election of Directors
7. Appointment of Auditor
8. Future Direction of the Company
9. Special Presentations
10. Supper

Geoff Vickers
Company Secretary
Warburton Community Financial Services Ltd
PO Box 434
Warburton
Vic 3799

Proxy Form

Lodgement of Proxy

A proxy form (and any power of attorney under which it is signed) must be lodged with the Company Secretary not later than 5:00pm on 3 November 2004.

Signature(s)

In the case of joint shareholders, holding one share certificate, only one signature will be valid.

If signing as an attorney, the power of attorney must have been noted on the share application.

1. Registered Name and Address

Shareholder Certificate No.

2. Appointment of Proxy

I/we appoint.....
Name of person you are appointing

3. Election of three Directors

Lucciano Corallo
Ian De La Rue
Geoff Vickers

4. Directors Fees

Nil

5. Appointment of Auditors

Richmond Sinnott & Delahunty