

February 7<sup>th</sup> 2005

Dear Shareholder,

**Fifth birthday celebrations**

We are pleased to remind you of a significant milestone we will reach on Friday, 25 February 2005. Warburton Community Bank® Branch of Bendigo Bank will be five years old and we intend to celebrate our achievements to date.

It took real vision to collectively provide the necessary working capital and real belief and commitment to provide the solid banking support that has enabled our current sound financial position to deliver the benefits we hoped would come.

**Celebration Details**

**Community Celebration**

Date: Friday, 25 February

Time: 3:30 pm to 5:00 pm

What: Street party with free sausage sizzle, musical entertainment, soft drinks, lollies, balloons and a special visit from Mr Piggy, our Bendigo Bank mascot

Where: Warburton Community Bank® Branch of Bendigo Bank.

**Shareholder Celebration (Invitation only)**

Date: Friday, 25 February

Time: 5:45 pm to 7:15 pm

What: Invitation only celebration for all shareholders of our Community Bank® branch. Nibbles and refreshments will be provided while we acknowledge our success story and look forward to our journey ahead. A special presentation will be made to Don Vickers our steering committee Chairman who is moving interstate for health reasons.

Where: Upper Yarra Arts Centre (Main Street, Warburton)

As Chairman of your board I urge you to attend these important functions not only to enjoy the celebrations but also to show your appreciation to Don for the tireless effort he put in to ensure the formation of our Warburton Community Bank®.

For catering purposes it is important to RSVP for the Shareholder Celebration by Monday, 21 February, 2005 to myself on 0397237274 or the Branch on 03 59662122.

I look forward to meeting you at our celebrations.

Yours sincerely,



Ian De La Rue  
Chairman

Please address all correspondence to:  
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