

Wantirna Community Financial Services Limited

A.B.N. 43 118 000 230

14th October 2008

Dear Shareholder,

The Corporations Act permits companies to provide their annual reports to shareholders through the company website rather than as an electronic or paper based copy. Wantirna Community Financial Services Limited will be making our Annual Report available to shareholders through the Bendigo Bank, Wantirna **Community Bank**[®] Branch, website from next year **2009**.

Aside from being able to improve our communication to shareholders by using our website as an information resource, we will also be able to reduce the cost of printing and postage of Annual Reports.

The Annual Report will be published each October. It will be accessible from this year at www.bendigobank.com.au/community_bank/our_community_banks.asp under Wantirna.

Shareholders may still choose to receive an electronic **or** paper based Annual Report free of charge. If you would like to receive a copy of the Annual Report, please complete the section at the bottom of this letter at your earliest convenience and return it to:-

**The Company Secretary
Wantirna Community Financial Services Limited
Shop 5/6 348 Mountain Highway
Wantirna Victoria 3152**

or for more information call Garry Grace on (03) 9720 2922 during normal business hours.

In addition to nominating your preference as to how you receive your Annual Report, you can choose how you would like to receive your Notices of Meeting by completing the relevant section attached and returning it to the Company Secretary.

Yours sincerely,



Judy Blizzard
Company Secretary
Wantirna Community Financial Services Limited

Wantirna Community Financial Services Limited

Annual Report

I would like to receive a copy of the Annual Report commencing 2009 by the following means:

☐ By email

Name _____

My email address is: _____

☐ By mail

My postal address is:

Name _____

Address _____

Post Code _____

Notices of Meeting and Proxy Form

I would like to receive Notices of Meeting and Proxy Form by the following means:

☐ By email

Name _____

My email address is: _____

☐ By mail

My postal address is:

Name _____

Address _____

Post Code _____