

June 2011

Dear Shareholders,

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. Bellarine Peninsula Community Branch Ltd. will be making our Annual Report available to shareholders through the Bendigo Bank, Bellarine Peninsula **Community Bank®** Branch, website again this year.

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 in October. It will be accessible at www.bendigobank.com.au/community_bank/our_community?banks.asp under Bellarine Peninsula **Community Bank®** Branch.

Shareholders may still choose to receive a paper based Annual Report free of charge which will be mailed to the current address held by our share registry.

If you would like to receive a copy of the Annual Report, please complete the section at the bottom of this letter and return it to the Board Support Officer, Robyn Durran, at Bellarine Peninsula **Community Bank®** Branch, 44 Newcombe Street, Portarlington, 3223 by no later than 31 July 2011.

In addition to nominating your preference as to how you receive your Annual Report, you can choose how you would like to receive your Notice of Meeting by completing the relevant section attached and returning it to the Board Support Officer, Robyn Durran.

Yours sincerely,



Sandra Baldwin
Company Secretary
Peninsula **Community Bank®** Branch

Bellarine Peninsula Community Branch Ltd ABN 33 089 107 657
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879
44 Newcombe Street, Portarlington, phone 03 5259 3266
11 Clifton Springs Road, Drysdale, phone 03 5253 3192

BELLARINE PENINSULA COMMUNITY BRANCH LTD

Shareholder Name: _____

Annual Report

I would like to receive a copy of the Annual Report by mail to: -

Address: _____

Notice of Meeting and Proxy Form

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

By mail to address: _____

By email

My email address is: _____