

**EAST GOSFORD & DISTRICTS
FINANCIAL SERVICES LTD
ABN 90 092 538 620**

The 8th Annual General Meeting of shareholders of the Company will be held on Monday 24th November 2008, 6.00pm, Lions Club Hall, Russell Drysdale Street, East Gosford.

Note: If you will be attending the AGM please R.S.V.P. on 43234559 by 17th Nov. 2008.

Agenda:

1. Chairman's Report

The Chairman, Mr Bob Rudd will present his report on the operations of the Company for the financial year ended 30th June 2008.

2. Adoption of Accounts

To receive and consider the financial statements and reports to the shareholders comprising:

- a) The statements of financial performance and financial position for the year ended 30th June 2008.
- b) Directors Declaration and Directors Report for the year ended 30th June 2008.

3. Resignation of Directors

Accept letters of resignation received from Mr John Burton, Mr Ron Hincksman, Mr Warren Price and Mr Steve McIntosh.

4. Elections

To consider and if thought fit to pass the following as ordinary resolution:

- a) Mr Colin Moran being elected to the Board of Directors.

5. Resolution

To consider and if thought fit to pass the following resolution as ordinary resolution:

- a) Directors to be reimbursed for any expenses incurred by them personally relating to Bank business.

6. General Business

To consider any other business that may lawfully be brought forward by a member of the company.

By order of the Board

Michael Bell
Secretary
16th October 2008

East Gosford & Districts
Financial Services Ltd
ABN 90 092 538 620

Proxy form

I, _____

of _____

Being a shareholder of EAST GOSFORD & DISTRICTS FINANCIAL SERVICES LTD
HEREBY APPOINT the person named below (*) or failing him/her (or in the absence of
such nomination) the Chairman as my proxy for the meeting to be held on
24th November 2008 and any adjournment thereof.

(*) _____

Signed _____

Dated this _____ day of _____ 2008.

Note: A shareholder who is entitled to attend and vote at the meeting, is entitled to
appoint a Proxy to attend and vote instead of the shareholder.

Explanatory notes

Item 5 – Election of Director as per Rule 52 (1) of the Constitution.

The following information has been provided by each candidate in support for their
election as a Director.

Mr Col Moran has an extensive background of some 30 years in banking having held
senior management positions with a major bank. Has owned and operated his own small
business at East Gosford & Woy Woy for the last 7 years dealing in all facets of business
management. Mr Moran brings these skills to the board.

	FOR	AGAINST	ABSTAIN
Colin George Moran Self Employed Shop Keeper	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Item 6 – Reimbursement of expenses by Director. FOR AGAINST ABSTAIN