

Dear Shareholder,

### **CHANGE IN ANNUAL REPORT LEGISLATION**

We wish to advise that the Australian Government recently introduced legislation that permits Companies to provide annual reports to shareholders through a website rather than in hard copy. East Gosford & Districts Financial Services Limited supports this initiative as it not only reduces costs to the company but also provides benefits to the environment. Meeting notices and proxy forms will continue to be sent by post.

If you wish to receive an annual report in future years, please send a letter to the Company, 101 Victoria Street, East Gosford, 2250 or P.O. Box 4021 East Gosford, 2250, requesting a copy be sent to you.

If you have any questions, please do not hesitate to contact the Company Secretary Michael Bell.

Yours sincerely,

**Michael Bell**  
**Company Secretary**