

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

The 10th Annual General Meeting of shareholders of the Company will be held on Friday 19th November 2010 at 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 12th Nov. 2010.

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 2010.

2. Senior Managers Report

Senior Manager Michael Bell will provide update on Business & Banking operations.

3. Community Bank Report

On behalf of Bendigo and Adelaide Bank Ltd, State Community Enterprise Manager Wayne Simpson will provide an update on Bendigo Bank operations.

4. 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 2010.
- b) Directors Declaration and Directors Report for the year ended 30th June 2010.
- c) Independent Auditors Report for the year ended 30th June 2010.

5. Resignation & Election of Directors

- a) Resignation of Director Max Hiron, in accordance with rotation policy.
- b) Resignation of Director Garry Morris, in accordance with rotation policy.
- c) Resignation of Director Ken Howes, in accordance with rotation policy.
- d) Mr Cliff Innes being elected to the Board of Directors.

6. Resolution

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

- a) Reimbursement of Directors for any expenses incurred by them relating to company business.

7. 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
20th October 2010

EAST GOSFORD & DISTRICTS FINANCIAL SERVICES LTD

101 Victoria Street

East Gosford NSW 2250

Ph 02 43234559

AGENDA OF ANNUAL GENERAL MEETING 2010

Held at: Lions Club Hall
Russell Drysdale Street
East Gosford NSW 2250

On: Friday 19th November 2010

Meeting Opened at:

Welcome:

Present: As per register of attendance attached

Apologies: As per register of apologies attached

Confirmation of Minutes of the Previous Meeting:

Minutes of meeting held 20th November 2009 to be received and confirmed.

MOVED BY:

SECONDED BY:

Item No. 1: Chairman's Report: Bob Rudd

Item No. 2: Senior Manager's Report: Michael Bell

Item No. 3: Community Bank Report: Wayne Simpson (Bendigo Bank Representative)

Item No. 4: 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 2010.
- b) Directors declaration and Directors report for the year ended 30th June 2010.
- c) Independent Auditors Report for the year ended 30th June 2010.

Moved by:

Seconded by:

Item No. 5: Resignation of Director(s) and Election of Director(s) of the Company under Rule 62 (1) and 52 (1) of the Constitution.

Resignation of Directors: In accordance with rotation policy, Mr Max Hiron, Garry Morris and Ken Howes will retire from the board. Mr Hiron, Mr Morris and Mr Howes are seeking re-election.

Election of Directors: To consider and if thought fit, Mr Cliff Innes be elected as Director of the company.

Moved by:

Seconded by:

Item No. 6: Resolution

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

- Directors to be reimbursed for any expenses incurred by them personally relating to company business

Moved by:

Seconded by:

Item No. 7: General Business

Closure: The meeting closed at

Signed as a true record.....Chairperson

Date.....

Proxy form

East Gosford & Districts Financial Services Ltd
A.B.N. 90 092 538 620

All correspondence to:
East Gosford & Districts Financial Services Ltd
PO BOX 4021
EAST GOSFORD NSW 2250
Enquiries 02 4323 4559

I,

of,

.....



Mark this box with an 'X' if you have made any changes to your address details (see reverse)

Appointment of proxy

I/We being a member/s of **East Gosford & Districts Financial Services Ltd** and entitled to attend the vote appoint the person named below or, if no person is named below, the Chairman of the Meeting as my/our proxy to vote in accordance with directions set out below (with a discretion as to any business not referred to below) or, if no directions are given, as my/our proxy sees fit, at the Annual General Meeting of the Company to be held at East Gosford on **19th November 2010** at **6PM** and at any adjournment of that Meeting.



The Chairman of the Meeting (mark with an 'X')

OR

Write here the name of the person you are appointing if this person is someone other than the Chairman of the Meeting.

Voting directions to your proxy

Please mark with 'X' to indicate your directions

Ordinary Business	Accept	Decline	Abstain*
Item 4. Receipt of Financial Report, Director's Report and Auditor's Report.			
Item 5. Re-election of Director, Max Hiron.			
Item 5. Re-election of Director, Garry Morris.			
Item 5. Re-election of Director, Ken Howes.			
Item 5. Election of new Director, Cliff Innes			
Item 6. Reimbursement of Directors for any expenses incurred by them relating to company business.			

*If you mark the Abstain box for a particular item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your vote will not be counted in working out the required majority on a poll.

PLEASE SIGN HERE

This section MUST be signed in accordance with the instructions overleaf to enable your directions to be implemented.

Individual or Shareholder 1

Shareholder 2

Shareholder 3

Sole Director and Sole Company Secretary

Director

Director/Company Secretary

East Gosford & Districts Financial Services Ltd
A.B.N. 90 092 538 620
Registered Office – 101 Victoria Street, EAST GOSFORD, NSW, 2250.

Proxy form

How to complete this Proxy form

1. Your name and address

This is your name and address as it appears on the Company's share register. If this information is incorrect, please mark the box and make the correction on the form. **Please note, you cannot change ownership of your shares using this form.**

2. Appointment of a proxy

A member entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a member of the Company. A proxy may be an individual or a Company.

3. Identity of proxy

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box. If the person you wish to appoint as your proxy is someone other than the Chairman of the Meeting please write the name of that person. If you leave this section blank, the Chairman of the Meeting will act as your proxy.

4. Voting instructions

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

5. Signing instructions

The Proxy form must be signed in the spaces provided.

Individual

If the holding is in one name, the holder must sign.

Joint holding

If the holding is in more than one name, any one holder may sign.

Power of Attorney

To sign under power of attorney, you must have already lodged this document with the Company or attach a certified copy of the power of attorney to this form when you return it.

Companies

If the Company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the Company (under section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

If a representative of the Company is to attend the meeting, the appropriate 'Certificate of Appointment of Corporate Representative' must be produced before admission to the Meeting.

How to complete this Proxy form

This Proxy Form (and any Power of Attorney under which it is signed) must be received by the Company not later than **2 business days** before the Meeting (**ie by 17th November 2010**). Any Proxy Form received after that time will not be valid for the scheduled meeting.

Documents may be lodged in any of the following ways:

Post or hand delivery

To the Company's registered office at **101, Victoria Street, East Gosford, NSW, 2250** or P.O. Box 4021, East Gosford, NSW, 2250.

Facsimile

To fax number **02 4323 1499**