

**Meander Valley Financial Services Ltd**  
**PO Box 423, Deloraine Tas. 7304**

## **ANNUAL GENERAL MEETING**

Dear Shareholder

Enclosed in this envelope are the following documents relating to our first Annual General Meeting, which will be held on Wednesday, December 21<sup>st</sup> at 6pm at the auditorium of the Community Complex, Alverston Drive, Deloraine.

1. The Annual Report for 2004/2005 for Meander Valley Financial Services Ltd.
2. Notice of Annual General Meeting
3. Proxy Form

The timing of the meeting so close to the Christmas break is not ideal, however could not be avoided in this instance, as we have been advised that we must hold our first AGM within this calendar year, Although we had conducted some limited trading since May this year after John Tabor took up his position as manager of the Bank, we opened the doors of the bank only on July 27. This has given us a very limited time in which to meet our compliance obligations under the Corporations Act (2001), and BSX listing rules. The Board is confident however that all reporting obligations have been fully complied with and all reports and notices properly issued.

It is proposed that next year's AGM will be held in October in line with most other established Community Banks.

We look forward to your attendance at this first AGM for our new Community Bank Company. Light refreshments will be provided after the meeting and we invite you to stay and meet Board members and guests from Bendigo Bank Ltd.

Yours Sincerely

Lynn Hayward

Secretary