

11 October 2008

I am pleased to enclose the 2008 Annual Report, Notice of Meeting and Proxy form.

On behalf of the board I would like to take the opportunity to invite you to attend our Annual General Meeting to be held Saturday 15 November commencing at 1pm at the R.S.L. Central Street Sarina.

Your valued support would be encouraging as a show of faith to the Directors.

On conclusion of this meeting we would ask that you to join us for a time of Christmas festivities, jolly Santa will make an appearance as will our friendly Bendigo Bank Pig. We will have an assortment of items from some school children within our region . It will be a good opportune time to catch up with other shareholders known to you and meet new ones.

The Board of Directors, Manager and staff will be available to welcome you and answer any question you may have. Bendigo Bank representatives will also be present to assist where they can.

For catering purposes we would ask you to confirm your attendance to the branch on 4943 2634 by Wednesday 12 November. This invitation is also extended to children and non-shareholders. This is an ideal time to bring along anyone you would like to introduce to the branch, it could be a neighbour, family member or work mate, this is the ideal opportunity.

I am excited at the achievements of the Company and would like for you to share this event with us can I suggest you mark your calendar today.

I do look forward to seeing you,

Yours faithfully,

Lesley Ward
Company Secretary