

Dear Shareholder,

IMPORTANT INFORMATION REGARDING DIVIDEND PAYMENTS

Under the Corporations Act companies are now permitted to provide their annual reports to shareholders through the company website electronically rather than a paper based copy. Sarina & District Community Financial Services Limited will be making the Annual Report available to shareholders electronically through the Bendigo Bank, Sarina **Community Bank®** website.

Aside from being able to improve our communication to shareholders by using our website as an information resource, we will be able to reduce cost of printing and postage of Annual Reports.

Our next Annual Report will be available via our website which we will be available from October each year. It will be accessible at www.bendigobank.com.au/sarina With all of the above considerations, if you still would like to receive a printed copy of our Annual Report in the future please inform us in writing to ShareData Pty Ltd PO Box 298, St Agnes SA 5097 or fax (08) 8396 4490.

We would also like to remind you dividend payments can be paid directly to your nominated account via Electronic Funds Transfer (EFT) system to ensure speedier payment into your account. If you would like to take advantage of this opportunity please fill out the form below and post to ShareData Pty Ltd PO Box 298, St. Agnes, SA 5097 or fax (08) 8396 4490 please mark for the attention of Dennis Cook.

There will be TAX WITHHELD from future dividend payments if you have not supplied your tax file number (TFN) to our share registry service. Under the Privacy Act it is not compulsory to supply your TFN but if you do not wish to have this tax removed from future dividend payments please complete below to ensure your full entitlement is paid. If you need to claim an exemption from the TFN provisions please obtain a form from the branch staff. When completed please return this form to: **ShareData Pty Ltd, P.O. Box 298, St Agnes, SA. 5097 or Fax (08) 8396 4490.**

Shareholder Reference Number (SRN)

BSB Number (e.g.633-000) Account Number

Name in which the account is held _____
(Please Print)

Name of Bank or Financial Institution _____
(Please Print)

Investor 1.
Name _____ Tax File Number

Investor 2.
Name _____ Tax File Number

If a company – Name _____

Australian Business Number (ABN)

Yours sincerely

Lesley Ward
Company Secretary
April 09

Any enquiries phone: Dennis Cook (08) 8395 2308
37 Broad Street, Sarina QLD 4737 Phone 07 4943 2634 Fax 07 4943 2637 ACN 28 112 407 182
Franchisee of Bendigo Bank Limited ABN 11 068 049 178 AFSL 237879