

Directors

Byron Davidson	Director/Chairman
Rodney Nunn	Director/Treasurer
Lesley Ward	Director/Secretary
Helen Dixon	Director/Marketing Chairperson
Linda Brady	Director/ Marketing Committee
Paul Marshall	Director/Marketing Committee
Bruce Fitzgerald	Director
Sonja Solli	Director
Christina Brady	Director
Ralph Johnson	Director

Branch staff

Bill Paton	Manager
Roanna	Supervisor
Mary	Customer Service Officer Part Time
Kerry	Customer Service Officer Part Time
Rowena	Customer Service Officer Casual
Gillian	Customer Service Officer Full time
Sharon	Customer Service Officer Casual

Sarina **Community Bank**[®] Branch,
37 Broad Street, Sarina QLD 4737
Phone: 4943 2634
Email: sarina@bendigobank.com.au
Website: www.bendigobank.com.au/sarina
Opening hours:
Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

Company Secretary

Lesley Ward
Telephone 07 4943 2634
E-mail: lesleyward@ozemail.com.au

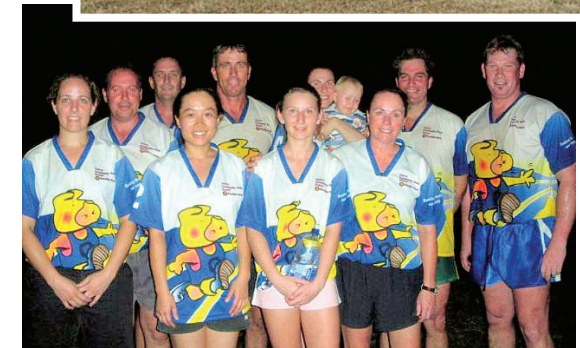
Sharedata Pty Ltd
PO Box 298 St Agnes SA 5097
Telephone 08 8395 2308
Fax: 08 8396 4490

Sarina & District Community Financial Services Ltd
37 Broad Street, Sarina QLD 4737
ABN 28 112 407 182

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550.
ABN 11 068 049 178. AFSL 237879.



Sarina & District Community Financial Services Ltd
Newsletter August 2009



Shareholders we would like to contact - can you help us?

Lola Barr	Last known of Mirani
Ronald Sichter	Last known of Sarina
Graham Scammells	Last Known of Armstrong Beach
Ron Kreher	Last Known of Sarina
Valda Wheeler	Last Known of Sarina
Giuseppi Riccardi	Last Known of Mackay
Ken Ware	Last Known of Sarina
Maxwell Goddard	Last Known of Keon Park VIC

Change in any of your details

I would ask you check all your details to ensure they are correct. If not please advise either myself the branch or Sharedata Pty Ltd.

When changing any of your details including banking details for whatever reason please ensure you notify the share registry Company Sharedata Pty Ltd.

Legal voting age

This is a reminder for all shareholders holding shares in trust for minors once they turn the age of 18 they can have a voting right in Sarina & District Community Financial Services Pty Ltd. If you are considering changing this share holding a transfer of share form needs to be completed and forwarded along with the banking details (for direct dividend payments plus Tax File Number) to Sharedata Pty Ltd. These forms can be obtained from the branch.

We said we would and we have paid a dividend

The Directors of the Company are pleased to pay the first dividend by the Company after four years of trading. A small profit was made for the year ended 30 June 2008 but with a gathering financial storm on the horizon the Directors decided it would be prudent to keep the profits in reserve.

Despite the financial crisis the business managed to meet budget expectations for the year ended 30 June 2009.

The dividend of 9 cents per share represents 3.5 cents per share from profits for the year ended 30 June 2008 and 5.5 cents per share for the year ended 30 June 2009.

The Directors also believe they are now in a position to further achieve the goals of the Company by way of contributions to the community for worthwhile purposes. We are in the process of considering and evaluating how further funds can be invested in the community for the benefit of the community.

Annual General Meeting

Sarina & District Community Financial Services Ltd

It has been another exciting year and a milestone for our **Community Bank**[®] branch. On Saturday 14 November 2009 from 1pm at the RSL Central Street Sarina we hold our AGM and Christmas Party and we would love to have you share with us the successes achieved this year.

It is a legal requirement that we hold this event but once the formalities are over we enjoy the social time meeting other shareholders of our local community. We encourage you to come and celebrate with us. Simply mark it in your diary now, and then advise the Sarina **Community Bank**[®] Branch of the number of people attending. This meeting is not just for shareholders, everyone is welcome so bring a friend. Only shareholders have a voting right.

Annual reports

A copy of our 2008-2009 annual report can be found on our web site at www.bendigobank.com.au/sarina

Click on Investor Relations and you will find the report. It will be available from mid October 2009.