

Notice of Annual General Meeting

Sarina & District Community Financial Services Limited

A.B.N. 28 112 407 182

To be held at 1p.m. on Saturday 14 November 2009

Sarina R.S.L. Central Street Sarina

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2009.

2. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

- (a) That Byron Davidson be elected as a Director of the Company.
- (b) That Christina Brady be elected as a Director of the Company.
- (c) That Sonja Solli be elected as a Director of the Company.

3. Appointment of Auditor

To consider, and if thought fit, pass the following resolution as an ordinary resolution.
That the appointment of Graeme Stewart as Auditor of the Company be approved.

4. Remuneration

The following additional resolution is required.

Remuneration report

To consider, and if thought fit, pass the following resolution as an ordinary resolution.

That the remuneration report be adopted.

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Voting rights

Each shareholder is entitled to one vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5p.m. on 2 November 2009.

By order of the Board

Lesley Ward
Company Secretary
October 2008

The Annual report for the financial year ending June 2009 is available at www.bendigobank.com.au/sarina go to Investor relations.

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Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2. Election of Directors

The following information is provided about candidates for election to the Board.



- (a) **Byron Davidson Chairman**, having been appointed by the Board since the 2006 annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers himself for election.

History of Residency:

Lived at Grasstree Beach 10 years

Community Link and Activities:

Employee of QR National.
Board member of SIDS Adventure Trek
Member of Mackay Holden Car Club

Qualifications:

Tutor Driver, Trainer & Assessor

Work Experience:

I have been with Queensland Rail for 33 years. Prior, to this I completed my trade as a Mechanic

Other Skills and Experience:

Love restoring old cars – also built and a couple of Rally cars, and am in the process of building two show cars, a Holden 1 Tonner for my eldest son & a 1960 FB Holden Ute for myself



- (b) **Christina Brady**, having been appointed by the Board since the last annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.

History of Residency:

Lived in Sarina for 28 years. Mother of 4 children.

Community Link and Activities:

Have been actively involved with many sporting groups through the children.

Qualifications:

Registered nurse for 30 years.

Work Experience:

Business experience gained - helping run a successful family enterprise.

Other Relevant Skills:

Contact with the farming community. A reliable worker, enthusiastic.

Vocation:

To have a sense of purpose and satisfaction in helping the community, feeling a sense of worth in helping create a better environment for people to live in.

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(c) **Sonja Solli** having been appointed by the Board since the 2006 annual general meeting, retires in accordance with the constitution of the Company, and being eligible, offers herself for election

Ethnicity:	Naturalised Australian - Born in Norway
Residential Address:	Sarina
History of Residence:	Have lived in Sarina since 1959
Community Link and Activities:	Member of U3A, member of the Anglican Church
Qualifications:	Diploma of Education
Work Experience:	Shop Assistant, Bar Attendant, Motel Industry (all areas) 26 Years of Teaching Primary School
Other Relevant Skills:	Mother, Director of Home Affairs, Basic Computer skills, Interest in Art, Coin Collecting and an Avid Reader.

Agenda Item 3. Appointment of Auditor

Item 3 is an ordinary resolution to seek your approval for the appointment of a new auditor Graeme Stewart, engaged with AFS.

Agenda item 4. Resolution

Item 4 is an ordinary resolution to seek your approval for the remuneration report.

Proxy form

Sarina & District Community Financial Services Limited
A.B.N. 28 112 407 182

All correspondence to:
**Sarina & District Community Financial
Services Limited**
37 Broad Street
Sarina Qld 4737 Australia
Enquiries 07 4943 2634
Facsimile 07 4943 2637

Appointment of proxy

I/We being a member/s of Sarina & District Community Financial Services Limited 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 Sarina R.S.L. Central Street on Saturday 14 November 2009 at 1p.m. 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 1. Receipt of Financial Report, Director's Report and Auditor's Report			
Item 2. Re-election of Director			
Byron Davidson			
Christina Brady			
Sonja Solli			
Item 3. Appointment of Auditor Graeme Stewart			
Item 4. Remuneration Report to be adopted			

*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

<input type="text"/>	<input type="text"/>	<input type="text"/>
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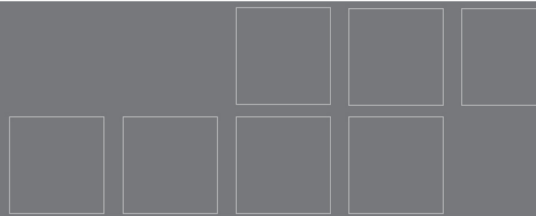
Sole Director and
Sole Company Secretary

Director

Director/Company Secretary

A copy of the 2008-2009 Annual Report is available at www.bendigobank.com.au/sarina then go to Investor Relations.

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 by Thursday 12 November 2008 5 p.m. 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 37 Broad Street Sarina Qld 4737

Facsimile

To fax number 07 4943 2637