

30 September 2015

Reference: Dividend, Bank Details, Newsletter and AGM

Dear Shareholder,

It's very much a privilege and a pleasure to announce Redlands Community Financial Services are paying a dividend for the 2014-15 financial year.

The dividend to be paid is 3cents per share; unfranked

Dividends will be paid on Monday 30 November 2015; to shareholders on the share register at close of business Friday November, 2015.

It is disappointing that a significant number of shareholders have not provided bank details. Please, call in to the branch, email, call or write to Chris or to me, to obtain the respective form as soon as possible.

I have also enclosed our recently released newsletter for your reading pleasure.

The notice of the Annual General Meeting and associated paperwork will be sent in coming weeks. We have set the date for 30 November 2015 and will combine the AGM with a 10th Birthday celebration. Achieving 10 years as a small business and a community organisation is quite a significant milestone and it would be great if you could join us on the night. Once again we have community organisations attending to present to shareholders and other significant guests.

Please keep the 30th of November free.

Faithfully



Garry White
Chairman
Redlands Community Financial Services Ltd
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