

30 October, 2019

Dear Shareholder,

Re: Shareholder Update – Beamaris Community Financial Services Ltd

I am writing to you on behalf of Beamaris Community Financial Services Ltd (Beamaris Community Bank Branch of Bendigo Bank).

It gives me great pleasure to advise that your Board has approved the payment of a shareholder dividend this year of 5 cents per share. Our dividend is based on a record date of 24 September and will be paid on 12 November. The dividend is unfranked.

As was the case last year, we will be making dividend payments only via direct credit to the bank account registered with our Share Registry, Lead Advisory Group (formerly RSD Chartered Accountants).

On another matter, it is with regret that I must inform you that our Branch Manager, Lew Rimington has resigned. He finished up last Friday, 25 October.

I know that many of our shareholders, especially those who are customers, will be very sorry to see him go, as indeed are the directors and branch team. After 3.5 years at the helm, Lew has left a wonderful legacy – strong financial growth that has now allowed us to recommence dividend payments.

We have begun advertising for a new Manager and I will keep you informed of progress.

Finally, just a reminder that our AGM will be held on Tuesday, 19 November at 6pm at the Beamaris Sports Club. I look forward to seeing you there.

Kind regards,



Chris Shaw

Chair

Beamaris Community Financial Services Ltd