

Notice of Annual General meeting
Hawkesbury Community Financial Services Limited
A.B.N 97 099 838 463

Shareholder
Name
Address

24th October 2022

Dear Shareholder,

The 2022 Annual general meeting will be held at **7.00 pm on Monday 28th November 2022** at Panthers Club, 33 Beaumont Avenue, North Richmond NSW 2754.

To celebrate our 20th year anniversary an informal gathering with light refreshments will be available immediately following the meeting.

The Hawkesbury Community Financial Services Limited (“HSFSL”) proxy form is enclosed along with other forms relevant to your shareholding.

If you have elected to receive your Annual Report by mail, your copy of the 2022 Annual report is enclosed. Alternatively, you can access the Annual Report online, please visit our website page [Community Bank North Richmond & Districts | Bendigo Bank](#).

The Corporations Act 2001 permits companies to provide their Annual Reports to shareholders through the Company website rather than as an electronic or paper copy. The Annual Report will be published by mid-November each year and will be accessible from the following link shortly afterwards. <https://www.bendigobank.com.au/branch/nsw/community-bank-north-richmond-districts/> Shareholders can receive a paper copy of the Annual Report on request. If you do not wish to access the Annual Report on the above link, you can receive it by email by completing the relevant section of the shareholder details Form.

2022 Final Dividend

1. Your directors have declared a final dividend for the 2021/2022 Financial Year of 13 Cents per share fully franked. The dividend will be paid on 5th December 2022
2. The ex-date for the dividend will be 7 November 2022. Any share purchase on or after the 7 November 2022, will not include the dividend. The date entered by both parties on the security transfer will be the share transaction date.
3. The record date for the dividend will be 8 November 2022.

HCFS Share Price Update

Our Share registry advises that the most recent sales of shares were at a price of \$2.00 per share.

Annual General Meeting Order of Business

The Annual General Meeting will conduct the following order of business.

A-Ordinary Business

Item 1. Receipt of Annual Report

To receive the Company Financial Report, the Directors Report and the Auditors Report of the Company for the year ending 30th June 2022.

Item 2. Re-election of directors retiring by rotation in accordance.

Two directors retire from office by rotation in accordance with Rule 62(1) of the Company Constitution, Monica Tatton and Jane Tweedy.

Accordingly, the meeting will be asked to consider and if thought fit, to pass each of the following resolutions as an ordinary resolution.

That **Jane Tweedy**, who retires from office by rotation in accordance with the Company Constitution, and being eligible, offers herself for re-election, be elected as a Director of the Company.

That **Monica Tatton**, who retires from office by rotation in accordance with the Company Constitution, and being eligible, offers herself for re-election, be elected as a director of the company.

B Other Business

To transact any other business which may be brought forward in conformity with the Company's constitution.

Yours faithfully



Wayne Simpson

Company Secretary 24th October 2022

Attending the Meeting

All shareholders may attend the Annual general meeting

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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 was 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.

Corporate Shareholder: A Corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholders' powers at any one time. The company requires written evidence of a representative's appointment to be given to the company *before the meeting*. Any corporate shareholder that wishes to appoint a representative to exercise powers on its behalf, including to vote on its behalf at the AGM, should complete and sign the enclosed certificate of Appointment of Corporate Representative in accordance with its own constitution.

Proxy: If you are unable to attend the meeting, you are entitled to appoint a proxy to attend and vote. A proxy form is provided herewith. A shareholder may appoint one proxy. A proxy may be an individual or a company and need not be a shareholder of the Company.

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 shareholders at 5pm on 8 November 2022.

Change of Shareholder Details

A change of Shareholder Details form is enclosed. If any of your contact or payment details have changed from those previously advised, please complete this form with the new details. Forms should then be signed and returned in one of the enclosed reply-paid envelopes, or by hand delivery to one of our two branches. **Important Note**-Shareholder details forms must be returned with certified identification as per proof of identity annexure. Alternatively, Identification can be personally presented and certified at either our North Richmond or Richmond Branch upon submission of your Shareholder change of detail form.

Explanatory Notes

These notes have been included to assist you in making an informed decision on the resolutions on items A 1 and 2 of the order of business.

Jane Tweedy

Jane Tweedy lives Hawkesbury adjacent in Cranebrook and is involved in the Hawkesbury area through small business connections. Jane is a small business advisor, coach and trainer through her own businesses. She has previously provided business and employment programs to Hawkesbury City Council. Jane has multiple qualifications up to a Masters in Applied Finance and worked for nearly 20

years in corporate areas including banking and investments. She is currently a member of our HR and Social Media committee and is a non-executive director of our board.

Monica Tatton

Monica lives in the Hawkesbury and is a non-executive director of the board. She runs her own business and currently serves as a member of our Community Relationship Committee and Audit Committee.