

8 December 2014

Dear Shareholder,

We are very pleased to provide you with an update on the progress of the Mareeba & Dimbulah **Community Bank**<sup>®</sup>.

For close to nine years now the people of Mareeba and Dimbulah have supported their locally owned **Community Bank**<sup>®</sup> branch by transferring their banking business to the Mareeba & Dimbulah **Community Bank**<sup>®</sup> branches of Bendigo Bank.

The shareholders of Mareeba & Dimbulah **Community Bank**<sup>®</sup> have been particularly supportive and instrumental in the success of the **Community Bank**<sup>®</sup> to date.

Since the establishment of our **Community Bank**<sup>®</sup> branches over \$1.7 million will have been provided for the community either by distribution of dividends to shareholders, through the provision of funds for grants and donations, along with sponsorship of local clubs and organisations and also from doing business in the local community with advertising and supplies.

A fully franked dividend of .07 cents will be paid on your shareholding for the period *1 July, 2013 to 30 June, 2014* and demonstrates the continued success of our venture and we thank you for your commitment to your community and your **Community Bank**<sup>®</sup> branches.

Once again, on behalf of the Board we would like to thank you for your contribution to the success of the Mareeba and Dimbulah **Community Bank**<sup>®</sup>.

Shareholders are also advised, if you are interest in buying or selling shares, to please contact Rachael Bozzo on 4092 8066 for further information.

If you have any queries, please do not hesitate to contact me on 0407 670 954.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'C. Tonkin'.

Cheryl Tonkin  
**Company Secretary**  
Mareeba and Dimbulah Financial Services Ltd