

Date

Address

Dear Shareholder,

Enclosed is your notice of the Special Dividend Payment announced at the recent Shareholders function on 27 August 2013.

It is with pleasure that the Board can provide this special dividend payment of .03c per share, fully franked.

Your ongoing support for the Mareeba and Dimbulah **Community Bank**® branches of Bendigo Bank has enabled this special one off payment and we look forward to continued growth of the Company well into the future.

The Shareholders function enabled the Board to seek direction from the members on the future direction of the Company.

Feedback strongly indicated that the support given back to our communities over the past seven years is in line with what you as Shareholders envisaged for the Company, and that community returns should be maintained. Growing and expanding Company assets was raised as a secondary item, and the Board intends to investigate these suggestions when a major project has been completed.

It is our intention to hold Community Consultations in early 2014 and we are hopeful that a suitable project will come to light at these forums.

Also enclosed in the Preliminary Notice of AGM and we look forward to reviewing the financial results in detail then.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'G Teitzel', written in a cursive style.

Gilbert Teitzel
Company Chairman
Mareeba and Dimbulah Financial Services Ltd