



10 October 2016

Company Announcement

Dear Shareholders

It is with great pleasure that on behalf of the Board of Directors, I advise that Redlands Community Financial Services Ltd will pay a dividend for the 15-16 financial year.

Details of the dividend:

Ex-dividend date 24 October 2016
Payment date 7 November 2016
Dividend 3 cents per share, unfranked

The dividend will be paid by EFT only, please ensure you have provided your TFN or ABN where required. If your contact or bank details have changed, please contact AFS Chartered Accountants, our sharedata service provider:

(03) 5443 0344 or PO Box 454 Bendigo, Victoria, 3552

Later in October we will announce details of your AGM and we look forward to seeing you then

Faithfully

A handwritten signature in black ink, appearing to read 'Gary W.', written over a light grey rectangular background.

Chairman
Redlands Community Financial Services Ltd

Redlands Community Financial Services Limited ACN 116 190 875
Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879
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Victoria Point **Community Bank**[®] Branch