

20 October 2020

Dear Shareholder,

Annual General Meeting & Annual Report

1. Annual General Meeting

Please find **enclosed**, the 2020 Notice of Annual General Meeting and Proxy Form for your company, Rye & District Community Financial Services Limited.

Due to the COVID-19 global pandemic and the uncertainty of the social distancing requirements for groups at the time of organising the AGM, we have made the decision to conduct a “hybrid” format for 2020. This means that a smaller number of company officials will physically meet to host the meeting. The meeting will be live-streamed via Zoom to shareholders and other Company officials/directors.

Details of this year’s meeting are as follows:

Date:	<u>Tuesday 17 November, 2020</u>
Time:	6.00pm commencement (shareholders can enter the waiting room and register their attendance from 5.30pm)
Location:	The meeting will be held virtually via Zoom video link. In order to receive the link to the meeting, please register via: http://bit.ly/ryedist

Details about Zoom

We strongly encourage you to download the Zoom software on to your computer or device ahead of the meeting if you are a first-time user. We also encourage all shareholders who wish to join the meeting via Zoom, to register ahead of time, so that we have a more accurate idea of who may be present. This will aid us in marking your name off the shareholder registry list before the commencement of the official proceedings (there will be a registration process when entering the Zoom meeting, with access from 5.30pm)

Upon registration, you will be provided with more information about the meeting process and also the contact details of our IT technician, if you require further assistance.

Voting via Proxy

For those of you who do not feel that you have the capability to join a “virtual meeting”, I urge you to consider submitting a proxy form and directing that the Chair be your proxy. As per the proxy information, the form must be completed (fully executed) and returned to the Company via mail or email by **Friday 13 November, 2020**.



2. Distribution of the 2020 Annual Report

Printed:

- Shareholders who have elected to receive a printed copy of the 2020 Annual Report will receive this within the coming days. A small number of printed copies will also be made available at the Rye, Rosebud and Dromana Community Bank branches.

Email:

- Those who elected to receive their 2020 Annual Report via email will receive a notification shortly.

Online:

- The Annual Report may be viewed online by following this link:

<https://bit.ly/319BBOM>

If you have any questions, please contact our Company Secretary, Sarah Marshall on sarah.marshall@ryedistrict.com.au.

Yours sincerely,



Vin Cheers
Chairman