

Dear Investor,

Now in its 15th year of operation, Tumbarumba Financial Services Limited has had a very successful year and the Board is pleased to announce that based on the results for the financial year ending 30 June 2022, the company will pay a fully franked ordinary dividend of five cents per share in addition to a special dividend of five cents per share, taking the total dividend to ten cents per share.

The record date for determining share ownership for the dividend will be 01 March 2023 and the ex-dividend date will be 24 February 2023. The date for the payment of the fully franked dividend to our shareholders will be 29 March 2023.

If you are interested in buying or selling shares and would like to discuss how the process works, please contact Bronwyn Meadows Smith, Board Support on 0439 992 219 or email tfsl-board@cb-virtualsolutions.com for further information.

Information about the Low Volume Market can be found at:

<https://www.bendigobank.com.au/branch/nsw/community-bank-tumbarumba/lvm-shares/>

IMPORTANT INFORMATION

Online share registry

Our share registry is hosted by the online platform **Registry Direct**, administered through RSD Registry. Shareholders can register for an account with **Registry Direct** to amend or look up details of their holdings. There is no charge for this service. Please contact the friendly staff at RSD by email shares@rsdregistry.com.au or phone (03) 5445 4222 to arrange access. All you need to make the switch is an email address.

Requests for Information

Our share registry receives many requests from shareholders for specific individual information including holding confirmations for auditors, copies of lost dividend statements, and replacement certificates, to name a few.

The new system provides you with this information online. Alternatively, please contact the share registry by email shares@rsdregistry.com.au or phone (03) 5445 4222.

Dividend payments can only be made by direct credit

Payment of dividends by direct credit into a nominated bank account ensures that dividend payments are received overnight in a safe, efficient, and secure way. Shareholders can elect to have their payments made either directly to their own bank account or any other nominated account in Australia. As previously advised, dividend cheques are no longer available.

Shareholders will continue to receive a paper dividend statement for their tax records if they have not provided email details.

If you have not already provided your account details or if you have any other queries in relation to the payment of your dividend, please contact please contact Bronwyn Meadows Smith, Board Support on 0439 992 219 or email tfsl-board@cb-virtualsolutions.com for further information.

Annual Report

The 2022 Annual Report is currently being prepared and will issued early November 2022. The Annual General Meeting of the company will be held at Wenoma Studio, Hammond Lane, Tumbarumba on Wednesday 09 November 2022 at 7.00pm. The meeting will be conducted in person.

The Corporations Act permits companies to provide their Annual Reports to shareholders through the company website rather than as an electronic or paper-based copy. Tumbarumba Financial Services Limited will be making our Annual Report available to shareholders through the Community

Bank Tumbarumba branch website again this year and an electronic version via email (for those shareholders with a registered email address). Printed reports will be sent to shareholders have nominated to receive Annual Report in this format.

On behalf of the Branch staff and the Board I thank you for your continued support and wish you all a safe and successful year ahead.

Yours sincerely

Colin Nagle
Chairman
Tumbarumba Financial Services Limited