

7 September 2017

To Shareholders

2017 DIVIDEND ANNOUNCEMENT

The 2017 financial year has produced an excellent result for the company. The Company is able to declare a much improved dividend compared with recent years.

The Board of Valley Community Financial Services Limited is pleased to announce that a fully franked final dividend of five (5) cents per share be paid on 27 October 2017. All shareholdings on the register of shares at 5.00pm on 20 October 2017 shall be entitled to the dividend.

Valley Community Financial Services Limited has been able to provide community investments in the amount of \$5.8 million to local organisations since it began in 2001 and employs approximately 30 local people. This dividend recognizes the valuable support of over 620 local shareholders who help grow our business. This growth ensures healthy dividend returns to shareholders and terrific community outcomes.

Kind regards

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

Barry Henwood
Chair
Valley Community Financial Services Limited