

27 September 2018

To Shareholders

### 2018 DIVIDEND ANNOUNCEMENT

The 2018 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 six and a half (6.5) cents per share be paid on 12 October 2018. All shareholdings on the register of shares at 5.00pm on 5 October 2018 shall be entitled to the dividend.

Valley Community Financial Services Limited has been able to provide community investments in the amount of \$6.2 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'.

Barry Henwood  
Chair  
Valley Community Financial Services Limited