

Notice of Annual General Meeting

Valley Community Financial Services Limited
A.B.N. 86 092 399 730
on 12 November 2025 at 6.00pm at
Yarrambat Park Golf Club, 649 Yan Yean Road, Yarrambat, 3091.

Ordinary Business

1. Receipt of Annual Report

To receive the Company's Financial Report, Directors' Report and Auditor's Report for 30 June 2025.

2. Appointment of Auditors

To appoint RSD Audit Pty Ltd to undertake the 2025/2026 financial year audits.

3. Election of Directors

To consider, and if deemed appropriate, to pass the following as ordinary resolutions:

- (a) **Carol Jenkinson** be re-elected as Director of the Company.
- (b) **Phillip Burtt** be re-elected as Director of the Company
- (c) **Michael Maloney** be re-elected as Director of the Company.

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: Joint shareholders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

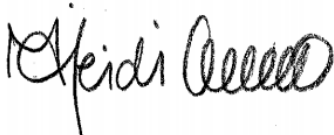
Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. Refer to the attached Proxy Form for information on how to appoint a proxy.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under Section 250D of the *Corporations Act 2001*, but only one representative may exercise the corporate shareholder's powers at any one time. The Company requires written evidence of a representative's appointment to be given to the Company before the meeting.

Voting rights

Each shareholder is entitled to one vote. For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5.00pm on 31 October 2025.

By order of the Board of Valley Community Financial Service Ltd.



Heidi Crundwell
Company Secretary
14 October 2025

Notice of Annual General Meeting

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 1: Receipt of Annual Report

The Company's Financial Report, Directors' Report and Auditor's Report for 30 June 2025 is available on our website under Investor & Shareholder.

Agenda item 2: Appointment of Auditors

RSD Audit Pty Ltd is based in Bendigo, regional Victoria and service audits for many Community Banks across the state and into New South Wales. RSD Audit Pty Ltd have been auditing VCFS since 2001.

Agenda item 3: Election of Directors

The following information is provided about candidates for election to the Board.

- (a) **Carol Jenkinson** retires by rotation in accordance with the constitution of the Company, and being eligible, offers herself for re-election.
- (b) **Phillip Burt** retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.
- (c) **Michael Maloney** retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.

Important information for Shareholders

1. Meeting details:

2025 Annual General Meeting, 6.00pm, Wednesday 12 November 2025 at Yarrambat Park Golf Club, 649 Yarrambat Road, Yarrambat, 3091.

There is no virtual option to join the Annual General Meeting. Shareholders are requested to complete the Proxy Voting form if they cannot attend in person.

2. How to vote:

Each shareholder is, or joint shareholders are, entitled to **one** vote.

Shares will be taken to be held by the persons whose names appear on the Valley Community Financial Services Ltd share registry as at 5.00pm **[AEDT] on 1 October 2025.**

Please note that voting via proxy prior to the meeting will not prohibit registered shareholders from voting live at the Annual General Meeting should they wish to change their vote.

Proxy Forms can be submitted to administration@valleyfinancial.com.au, or mailed or delivered to Valley Community Financial Services Ltd registered office at Shop 2 & 3, 60 Main Hurstbridge Road, Diamond Creek, 3089 by 5.00pm **[AEDT] on 7 November 2025.**

3. Need help?

If you have any questions about the Annual General Meeting or voting process, please contact Carla Lewis on c.lewis@valleyfinancial.com.au or telephone 0433 473 463 and assistance will be provided within 3 business days of receipt.