

20 October 2026

Dear Shareholder,

RE: ANNUAL GENERAL MEETING

On behalf of the Board, I am pleased to invite you to the 2026 Annual General Meeting (AGM) of Valley Community Financial Services Ltd (VCFS). The meeting will take place at Yarrambat Park Golf Club, 649 Yan Yean Road, Yarrambat, commencing at 6:00pm on Wednesday, 18 November 2026.

If you are unable to attend and would like to appoint someone to vote on your behalf, please complete and submit the attached Proxy Form by Friday, 13 November 2026.

If you plan to attend the AGM, kindly RSVP to our Administration Officer, Carla Lewis, at c.lewis@valleyfinancial.com.au by 5:00pm on Friday, 6 November 2026.

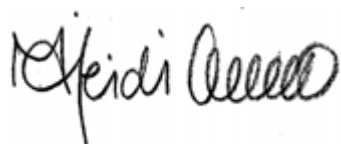
Please find enclosed:

- 2026 Annual Report
- Notice of Annual General Meeting
- Proxy Form
- Shareholder Question Form; and
- 2026 Dividend announcement.

Please ensure the Shareholder Question Form is completed and returned to the Administration Office via email at c.lewis@valleyfinancial.com.au by 5:00pm on Friday, 6 November 2026.

In accordance with the Corporations Act, companies are permitted to provide Annual Reports to shareholders via their website instead of distributing printed or electronic copies. In line with this, Valley Community Financial Services Ltd has published the Annual Report on our website. You can access it through the Community Bank Hurstbridge & Districts | Bendigo Bank website under the sections "Investor & Shareholder" > "Financial Statements and Reports."

Yours sincerely



Heidi Crundwell
Company Secretary
Valley Community Financial Services Limited