

8 October 2024

Dear Shareholder,

Subject: Transition to Electronic Annual Reports

We hope this message finds you well.

As part of our ongoing commitment to sustainability and to enhance our operational efficiency, we are implementing a new policy regarding the distribution of our annual reports. Beginning this year, annual reports will no longer be printed and will be available exclusively in electronic format.

This transition will not only reduce our environmental footprint but will also allow us to provide you with a more accessible and interactive experience. The electronic reports will be available on our website and can be easily accessed on various devices. Our website address is <https://www.bendigobank.com.au/branch/vic/community-bank-warrandyte/>

We understand that some shareholders may prefer printed materials, and we encourage you to reach out if you require assistance in accessing the electronic report. We are here to help ensure that all shareholders can easily obtain the information they need.

Thank you for your understanding and support as we move towards a more sustainable future.

Yours sincerely,

Jacqui Thompson

Company Secretary

Warrandyte Community Financial Services Limited

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