

To Whom It May Concern

John Mills has served as the executive director of the Toodyay & Districts Community Financial Services Ltd for the past 2 years and his fellow board members are disappointed to lose him from the Board.

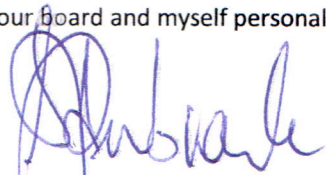
In John's role as executive director the board has been able to perform at a high level due to the supply and presentation of information. The information is always supplied in a logical and well thought out manner making the decision somewhat easier.

In my role as the Chairperson of the Board, John's assistance has been invaluable. He has always made himself available to speak through issues and offered his opinion at all times. Occasionally issues have not gone in a direction that John would have wished, but he has always conducted his activities as requested by the board in a professional manner.

As the company is listed on the Bendigo Stock Exchange (BSX) the level of corporate governance monitoring is increasing and John performs this task to his normal high level. When John joined the Board he made the commitment to turn the Annual Report to shareholders from a simple black and white statutory reporting document into an informative report and marketing document and something that the shareholders and customers alike would enjoy reading and that highlighted the role the Community Bank plays in the life of the town of Toodyay. John achieved this to an outstanding level which was recognised by the Bendigo Stock Exchange and our Community Company was awarded the 2007 Annual Report of the Year as judged by the Australian Shareholders Association. Personal discussions with BSX revealed that the report produced in Toodyay would have been in the top 500 public companies reports in Australia which is a great achievement. Personally,

John has a great sense of humour, empathy for everyone around him and a drive to learn. He also possesses an ability to mentor and communicate at all levels which he constantly makes available to everyone associated with him.

If you are reading this endorsement of John, then you are considering the use of his services. You will not regret your decision to engage John as he will perform to a very high standard as previously demonstrated to our board and myself personally.



Steven Stanbrook
Chairperson
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10 August 2008