Notice of Annual General Meeting; Celebrating 22 years of Service to the Community.

Epping and Districts Financial Services Limited
A.B.N. 57 104 573 499

To be held at 7pm on Thursday, 27th November 2025 at the rear hall of All Saints Anglican Church, 295 Malton Road, North Epping NSW 2121.

Ordinary Business

Welcome: Acknowledgment: Marking 22 years of service as a Community Bank

1. Receipt of Annual Report

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

2. Election of Chairman

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution:

a) **Election of EDFS Chairman**

That Craig Gallagher be re-elected Chairman of the Company.

b) **Election of Directors retiring by rotation**

That Ian Bittner and Janet McGarry be elected as Directors of the Company.

c) **Election of new Director**

That Edmund So be elected as a new Director of the Company (joined September 2025).

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders 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. See the attached Proxy Form for information on appointing 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, 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 **5pm** on **31st October 2025.**

By order of the Board,

Ian D Bittner,

Company Secretary.

Approved *27th October* 2025.