

## Summary of Accounts, Availability of Access Facilities & Transaction Limits

Account	Working Saving <small>Notes: 4,5,8,9,13,15,18,19,21</small>	Education Saver <small>Notes: 1,2,4,5,9,13</small>	Choice Account <small>Notes: 4,5,8,9,13,15,18,19,21</small>	Pensioner Choice <small>Notes: 4,5,8,9,10,13,15,18,19,21</small>	Cash Manager Online <small>Notes: 3,4,5,12,13,18,19,21</small>	Cash Manager Plus <small>Notes: 3,4,5,8,9,12,13,15,18,19,21</small>	Investment Savings <small>Notes: 4,5,8,9,13,15,18,19,21</small>	Smart Savers <small>Notes: 4,5,8,9,13,15,18,19,21</small>	Christmas Club <small>Notes: 4,5,7,13,20</small>	Term Deposit <small>Notes: 2,4,5,6,13,14,16,17</small>
<b>Key Features</b>										
Availability of Funds	At call	No withdrawals for 2 years after initial deposit & 1 withdrawal per quarter	At call	At call	At call	At call	At call	At call	Deposits only between 1 Jan -31 Oct	At maturity
Minimum Deposit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500
Early withdrawal penalty		Early exit fee may apply								2% interest reduction
Interest income	Calculated on minimum monthly balance on each portion (stepped rates) & paid quarterly	Calculated daily on the whole balance & paid monthly	Calculated daily on each portion (stepped rates) & paid monthly	Calculated daily on each portion (stepped rates) & paid monthly	Calculated daily on whole balance & paid monthly	Calculated daily on whole balance & paid monthly	Calculated daily on whole balance (tiered rates) & paid monthly	Calculated on minimum monthly balance & paid quarterly	Calculated on the minimum balance & paid annually on 1 November	Monthly, quarterly, 6 monthly, annually, at maturity
Mortgage Offset			✓	✓						
Overdraft/Line of credit available			✓	✓						
Passbook access	✓	✓					✓	✓	✓	
<b>Access Options</b>										
Cheque book			✓	✓						
EFTPOS & ATM	✓		✓	✓			✓	✓		
Direct credits	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Direct debits	✓		✓	✓	✓	✓	✓	✓		
Visa Debit	✓		✓	✓			✓	✓		
Visa credit transaction	✓		✓	✓			✓	✓		
Branch transactions	✓	Unlimited deposits & only 1 withdrawal per quarter	✓	✓	Deposits & balances only	✓	✓	✓	Deposits & balances only. Withdrawals permitted from 1 Nov to 31 Dec yearly	At maturity only
Phone, Internet and Mobile Banking	✓	Deposits & balances only	✓	✓	✓	✓	✓	✓	Deposits & balances only. Withdrawals permitted from 1 Nov to 31 Dec yearly	Balance only
Phone Internet and Mobile BPAY	✓		✓	✓	✓	✓	✓	✓		
PayID & Osko	✓		✓	✓	✓	✓	✓	✓		
Periodical payments	✓		✓	✓	✓	✓	✓	✓		
Statements	Issued 6 monthly	Issued 6 monthly	Issued 6 monthly (overdraft facility issued monthly)	Issued 6 monthly (overdraft facility issued monthly)	Issued 6 monthly	Issued 6 monthly	Issued 6 monthly	Issued 6 monthly	Issued 6 monthly	Issued 6 monthly

## Product Notes

- 1 Only 1 withdrawal per school term.
- 2 Requests for early release of funds may be made to the Credit Union in writing- approval of such requests are at the Credit Union's discretion.
- 3 If the balance falls below \$2,000 no interest is paid.
- 4 If there are no transactions during the statement period no statement will be generated.
- 5 Customers may request more frequent statements - fees may apply.
- 6 Interest paid annually for terms over 12 months or at maturity. Interest reductions apply for more frequent payment.
- 7 Requests for early release of funds may be made to the Credit Union in writing; however the Credit Union reserves the right to advise the customer to close the account.
- 8 Daily Cash & ATM Withdrawal Limits on Visa Card is \$1,020 per day.
- 9 Cash withdrawals may be limited to \$5,000 per day at Credit Union branches, larger amounts require 24 hours' notice and cash delivery charges may apply.
- 10 Pensioner Choice Account available to customers who are entitled to receive a pension or benefit under the Veterans Entitlement Act or the Social Security Act.
- 11 Note deleted.
- 12 Interest Rates may differ for the Cash Manager Online and the Cash Manager Plus Account.
- 13 No account keeping fees or administration charges.
- 14 The Credit Union reserves the right to refuse a term deposit (e.g. if it deems the amount to be too large).
- 15 Visa credit transaction limit - available balance.

## Product Notes (cont'd)

- 16 Term deposits are available and withdrawn at maturity. We may allow early withdrawals in our absolute discretion. If a Term Deposit is withdrawn before the end of its term, we may pay you reduced interest on your account.
  - (a) 2% interest rate reduction applies.
  - (b) No interest paid if term is held for less than 30 days
  - (c) For Deposits less than \$5,000 the monthly or quarterly interest payment options are not available.
  - (d) Terms are available from 1 to 12 months, 18 months and 24 months (2 Years).
- 17 Maturity of Term Deposits

We will send you a letter 14 days prior to the maturity date of your term deposit. Should you wish to make any changes to your standing instructions or add to your deposit, please contact us. If we do not hear from you prior to your deposit maturing, it will be handled in line with your instructions given at the time of lodgment of the deposit. If the deposit is re-invested by the Credit Union, the interest rate and other conditions will be those applicable to any other Term Deposit of the same type, made on the date of maturity for the same amount and term.
- 18 Daily EFT limit for external, pay anyone and BPAY is \$5,000 per account
- 19 SMS authentication required for higher transfer limits and available on request.
- 20 Deposits and balance enquiries only from 1st January to 31st October, withdrawals permitted from 1st November to 31st December each year. Any deposit funds held in the account after 31st December will be unavailable for withdrawal until 1st November.
- 21 Maximum Osko Transaction Limit is \$1,000 per customer per day

# Summary of Accounts

## Availability of

## Access Facilities & Transaction Limits

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