

Product notes

Note 1 - Only 1 withdrawal per school term

Note 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

Note 3 - If the balance falls below \$2,000 no interest is paid

Note 4 - If no transactions occurs during the statement period no statement will be generated

Note 5 - Customers may request more frequent statements - fees may apply

Note 6 - Interest paid annually for terms over 12 months or at maturity. Interest reductions apply for more frequent payment.

Note 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

Note 8 - Daily withdrawal Limits on Visa Card \$1,020 per day

Note 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

Note 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.

Note 11 - Reflects the Department of Social Security Requirements in respect to deeming

Note 12 - Interest Rates may differ for the Cash Manager Online and the Cash Manager Plus Account

Note 13 - No account keeping fees or administration charges

Note 14 - The Credit Union reserves the right to refuse a term deposit (e.g. if it deems the amount to be too large)

Note 15 - Visa credit transaction limit - available balance

Note 16 - Term deposits are available and withdrawn at maturity.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 If a Term Deposit is withdrawn before the end of its term, we may pay you reduced interest on your account.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)

Note 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.

Note 18 - Daily EFT limit for external, pay anyone and BPAY is \$5,000 per account.

Note 19 - SMS authentication required for higher transfer limits and available on request.

Note 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.