



ABN 63 087 649 867

Australian Financial Services Licence No 240722

**Summary of Accounts & Availability of Access Facilities**  
**Date of Preparation: 1 December 2019**

This document must be read together with the FIRST CHOICE Credit Union Account (with Access Facilities) brochure and the Fees & Charges & Transaction Limits brochure. Together these booklets form the Product Disclosure Statement for the FIRST CHOICE Credit Union Account (with Access Facilities).

<b>Account</b>	<b>Minimum Opening Deposit</b>	<b>Funds available at call</b>	<b>Interest</b> <i>See Note 1 for information on interest Types stated in this column</i>	<b>Cheque Book</b>	<b>EFTPOS/ATM Visa Debit</b>	<b>Home Banking via Internet or Telephone</b>	<b>Direct Entry (Credit or Debit)</b>	<b>BPAY Bill paying service</b>
<b>On Call Savings</b>	\$1.00	✓	Type A	✓	✓	✓	✓	✓
<b>Budget Savings</b>	\$1.00	✓	Nil	X	X	✓	✓	✓
<b>Christmas Club</b>	\$1.00	See note 2	Type B	X	X	See note 2	✓ Credits only	X
<b>Cash Management</b>	\$1.00	✓	Type C	✓	✓	✓	✓	✓
<b>Term Deposits</b>	\$500.00	See note 3	Type D	X	X	X	X	X
<b>Lifestyle Plus</b>	\$1.00	✓	Type E	✓	✓	✓	✓	✓
<b>On-line Savings account</b>	\$1.00	See note 4	Type G	X	X	See note 5	See note 5	✓
<b>Mortgage Offset Account</b>	\$1.00	✓	Nil	✓	✓	✓	✓	✓
<b>Junior Saver</b> See note 7	\$1.00	✓	Type F	X	X	✓ See note 6	✓ See note 6	X

Note 1: Interest calculations & when interest is credited:

NOTE: Interest is not calculated on any savings account balances under \$200.

Type A: calculated on minimum monthly balance, credited last day of each month.

Type B: calculated on minimum monthly balance, credited last day of each month.

Type C: calculated on daily balances, credited 30 June and 31 December account balances below \$3000 do not accrue interest.

Type D: calculated on daily balances, credited at maturity or 12 monthly, if earlier;  
other than on maturity, interest may be credited to your on call savings account.

Type E: calculated on daily balance, credited 30 June and 31 December.

Type F: calculated on daily balance, credited last day of each month.

Type G: calculated on daily balance, credited 30 June and 31 December account balances below \$1000 do not accrue interest

Note 2: You may access the Christmas Club account (including via Home Banking) between 1 November and 31 January. Withdrawals made outside of this period will attract a fee: please refer to our Fees & Charges & Transaction Limits brochure.

Note 3: You cannot withdraw or transfer funds from a term deposit prior to maturity without giving 7 days' notice. If you believe that you may have a need to immediately withdraw or transfer funds before maturity, please select a more suitable deposit product. Upon early withdrawal or transfer, a fee and penalty interest will be applied (see Fees and Charges and Transaction Limits brochure).

A communication will be sent to you at least five business days prior to maturity setting out details of your investment and what will happen at maturity. If we have your instruction to reinvest your term deposit at maturity, a lower interest rate may apply after reinvestment. You can request a copy of our relevant interest rates or see our website to check our prevailing rates. We allow a grace of 7 days following reinvestment for you to withdraw or transfer your deposit without incurring a fee or reduction in interest.

Note 4: Withdrawals and deposits only via Internet transfer via linked savings account. Transactions over the counter are available at the Orange Branch or an agency, however transaction fees apply.

Note 5: Internet access only is available on this account. Telephone banking, Direct Debits and Bpay are not available on this account. Refer terms and conditions on the application form.

Note 6: Internet access and telephone banking is available on this account for balance enquiries only. Direct Credits are available but no Direct Debits or Bpay

Note 7: Junior saver accounts are only available to be held for the benefit of members under 18 years old. When these members turn 18 the account will convert to a standard On-line Savings account.