



ABN 63 087 649 867

Australian Financial Services Licence No 240722

Summary of Accounts & Availability of Access Facilities

Date of Preparation: 22 May 2018

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).

Account	Minimum Opening Deposit	Funds available at call	Interest <i>See Note 1 for information on interest Types stated in this column</i>	Cheque Book	EFTPOS/ATM Visa Debit	Home Banking via Internet or Telephone	Direct Entry (Credit or Debit)	BPAY Bill paying service
On Call Savings	\$1.00	✓	Type A	✓	✓	✓	✓	✓
Budget Savings	\$1.00	✓	Nil	X	X	✓	✓	✓
Christmas Club	\$1.00	See note 2	Type B	X	X	See note 2	✓ Credits only	X
Cash Management	\$1.00	✓	Type C	✓	✓	✓	✓	✓
Term Deposits	\$500.00	See note 3	Type D	X	X	X	X	X
Lifestyle Plus	\$1.00	✓	Type E	✓	✓	✓	✓	✓
On-line Savings account	\$1.00	See note 4	Type G	X	X	See note 5	See note 5	✓
Mortgage Offset Account	\$1.00	✓	Nil	✓	✓	✓	✓	✓
Junior Saver	\$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. We may allow early withdrawals in our absolute discretion eg, in cases of hardship. Fees & charges may apply: please refer to our Fees & Charges & Transaction Limits brochure.

Note 3: Withdrawable at maturity. On maturity the term deposit is paid into your On Call Savings account. Alternately, you may elect to automatically reinvest for another term at the then current interest rate.
 Early withdrawal is at First Choice's discretion and will attract a \$30.00 fee as well as a 2% penalty interest applied to the deposit for withdrawal prior to maturity. Please see Fees & Charges and Transaction Limits brochure.

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.