

SUMMARY OF ACCOUNTS, AVAILABILITY OF ACCESS FACILITIES & TRANSACTION LIMITS

Date of Preparation: 27th April 2009

This document must be read together with the *Community First Credit Union Account & Access Facility Terms & Conditions* and the *Fees & Charges* brochure.

Account type	S3 Autopay	S4 Retirement Savings	S5 Christmas Cracker	S7 Access	S9 Bonus Saver	S10 Money Market	S13 Student Starter	S16 Pocket Power	S18 Power Up	S22 Support & Save Note 14	S25 True Professional Offset	S96 Offset Savings	S99 FirstBiz	Term Deposit Note 12 Note 13
Account Eligibility	All Members	Pensioners & Retirees Note 3	All Members	All Members	All Members	All Members	Full time students aged 17 to 24 Note 5	Members aged 11 & Under Note 4 & 7	Members aged 12 to 17 years Note 8	All Members	All Members	All Members	Business Members	All Members
DAILY ACCOUNT TRANSACTION LIMITS														
Minimum Opening Deposit	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000
Store Cash Withdrawal Note 9	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	n/a	n/a
ATM Withdrawal	n/a	\$1,000	n/a	\$1,000	n/a	n/a	\$1,000	n/a	\$1,000	n/a	\$1,000	n/a	n/a	n/a
Internet External Transfers Note 10	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	n/a	n/a
AVAILABLE ACCESS FACILITIES														
Funds Available At Call	✓	✓	Note 1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	Note 2
Store Access	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
Cheque Book	✗	✓	✗	✓	✗	✓	✗	✗	✗	✗	✓	✗	✗	✗
Visa Card	✗	✓	✗	✓	✗	✗	✓	✗	✗	✗	✓	✗	✗	✗
Redicard	✗	✓	✗	✓	✗	✗	✓	✗	✓	✗	✓	✗	✗	✗
Internet/Telephone Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Credits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Direct Debits	✓	✓	Note 1	✓	✗	✓	✓	✓	✓	✗	✓	✗	✗	✗
Periodical Payment (debits)	✓	✓	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗	✗
BPAY Bill Paying Service	✓	✓	✗	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗	✗
Bank@Post	✗	✓	✗	✓	✗	✗	✓	✗	Deposit Only	✗	✓	✗	✗	✗
NAB Deposit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗
INTEREST														
Method of Calculation	n/a	Daily balance	Minimum monthly balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance
Tiered Interest Rates	n/a	✓ Rates paid on each tier bal.	✗	✓ Rate paid on highest tier bal.	✗	✓ Rate paid on highest tier bal.	✓ Rate paid on highest tier bal.	✓ Rate paid on highest tier bal.	✓ Rate paid on highest tier bal.	✗	✗	✗	✓ Rate paid on highest tier bal.	✗
Payment Frequency	n/a	Last day Feb, June, Nov	Last day October	Last Day Feb, June, Nov	Last day monthly Note 6	Last day Feb, June, Nov	Last day Feb, June, Nov	Last day Feb, June, Nov	Last day Feb, June, Nov	Last day monthly Note 6	Offset to loan interest	Offset to loan interest	Last day monthly	Monthly, annually or maturity Note 11

Additional Account Conditions

Note 1	S5 Christmas Cracker allows at call Withdrawal between 1 November & 31 January. You may withdraw funds on 7 days notice at any other time, but we may close the account if you do so. Direct Debits are allowed only in the withdrawal period.
Note 2	<p>Term Deposits are available to be withdrawn at maturity. We may allow early withdrawals in our absolute discretion. We may require up to 7 days written notice of your intention to make an early withdrawal. If an investment is withdrawn before the end of its term, we may pay you reduced interest on your account:</p> <ol style="list-style-type: none"> after less than 25% of the term has elapsed, a 'penalty' of 3.0% p.a. may apply; after 25% but less than 50% of the term has elapsed, a 'penalty' of 2.0% p.a. may apply; and after 50% or more of the term has elapsed, a 'penalty' of 1.0% p.a. may apply. <p>This reduction in the interest rate will not apply for Term Investments which have been lodged for a period longer than 2 years, and where the early withdrawal occurs two years or more after the date of initial deposit or since the date of the most recent renewal of the Term Investment.</p> <p>We will deduct from the balance of the account the amount of any interest paid or credited which exceeds the interest payable on early withdrawal.</p>
Note 3	<p>S4 Retirement Plus Account: only available to the following persons:</p> <ul style="list-style-type: none"> Recipients of Family and Community Services Pensions; or Holders of Family and Community Services Seniors Cards; or Self-funded retirees over 55 years of age.
Note 4	<p>S16 Pocket Power: only available to children aged 11 years or younger. Any adult who opens a Pocket Power Account is given Authority to Operate on the Account when it is opened. The signatory will retain control over the Membership and accounts until Community First receives a signed Junior Membership Authorisation Form from the signatory for the child to assume control of and access to the account.</p> <p>The account cannot be used for business purposes, or for the private or domestic use of the parent/guardian or other adult who signs the application form to open the account. The account must be conducted in one name only. If the account is being used for purposes other than private or domestic purposes of the child, Community First may refuse to accept a deposit, or close the account.</p>
Note 5	<p>S13 Student Starter: only available to full time students or trainees aged between 17 and 24. Proof must be supplied annually in the form of a current student ID or concession card, or a letter of confirmation. Failure to supply proof annually will result in the removal of the transaction fee waiver that applies to the Account.</p>
Note 6	<p>S9 Bonus Saver & S22 Support & Save accounts pay a base interest and, subject to eligibility, bonus interest. Bonus interest will be paid if the following criteria are all satisfied:</p> <ul style="list-style-type: none"> One deposit no less than the minimum amount in the month (You can make as many deposits for as much as you like throughout the month, but one deposit must be the minimum amount or over to satisfy this part of the bonus criteria); and No withdrawals in the month. <p>The bonus interest is calculated daily and paid monthly in addition to the base interest earned on the account.</p>
Note 7	<p>S16 Pocket Power Account: On reaching 12 years of age, Community First will automatically close your S16 Pocket Power Account and open and transfer any funds held in the Account to an S18 Powerup Account. The S18 Powerup Account conditions included in the Terms and Conditions of Savings Accounts will then apply to the account.</p>
Note 8	<p>S18 Powerup Account: On reaching 18 years of age, Community First will automatically close your S18 Powerup Account and open and transfer any funds held in the account to an S7 Access Account. The S7 Access Account conditions included in the Terms and Conditions of Savings Accounts will then apply to your account.</p>
Note 9	<p>Where applicable, you may withdraw up to a maximum of \$2,000 cash per Membership per day at a Community First Store. Cash withdrawals require written authorisation from the Account Holder. If you require a larger amount you must give 24 hours advance notice (verbal or written) to the store where you wish to withdraw the amount.</p> <p>We reserve the right to limit cash withdrawals to amounts deemed reasonable by Community First. In some cases we may choose to provide a corporate cheque for amounts above \$2,000.</p>
Note 10	A higher Internet External Transfer limit of up to \$25,000 per day is available by application
Note 11	The Term Deposit interest on maturity option is only available for Terms less than 12 months.
Note 12	<p>Maturity of Term Deposit Account</p> <p>We will send you a letter of notification of maturity at the time of the maturity date for your Term Investment Account.</p> <p>You may then nominate, within 14 days of maturity, to have the principal on maturity renewed or transferred electronically to a nominated account.</p> <p>If you do not nominate how the principal is to be repaid or interest paid within this time, we will re-invest the principal and interest in accordance with the account instructions we received from you when the Term Investment Account was established.</p> <p>If the deposit is re-invested by us, the interest rate and other conditions will be those applicable to any other Community First Term Investment Account deposit of the same type, made on that day for the same amount and term.</p>
Note 13	We will only make interest payments by direct credit; payments by cheque are not available for this product.
Note 14	<p>Club Bonus Interest</p> <p>An annual Club Bonus Interest payment will be paid to your nominated club. On opening of your account you will be requested to nominate your club from our list of available clubs.</p> <p>The annual Club Bonus Interest payment will be 1.00% p.a. calculated on the average daily balance in your account for the year ended 30 June. The payment will be paid to your nominated club by the 31st of July the same year.</p> <p>No annual Club Bonus Interest payment will be made if the account is closed on or before the 30 June.</p>