

# Products No Longer Offered Summary of Accounts, Availability of Access Facilities & Transaction Limits

Effective 1 March 2019

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

Account type	nextStep Saver	netMax Saver	Visa	Everyday Savings	Supplementary Savings	Specified Savings	Notice of Withdrawal	Online Saver	Children's Super Saver Club
Account Eligibility	No longer available	No longer available	No longer available	No longer available	No longer available	No longer available	No longer available	No longer available	No longer available

Daily Account Transaction Limits									
Minimum Opening Deposit	n/a	n/a	n/a	\$1	\$1	\$1	\$500	\$1	\$1
Store Cash Withdrawal – Note 1	\$2,000	n/a	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	n/a	\$2,000
ATM Withdrawal	\$1,000	n/a	\$1,000	\$1,000	n/a	n/a	n/a	n/a	n/a
Internet External Transfers – Note 2	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	n/a	\$2,500	n/a

Available Access Facilities									
Funds Available At Call	✓	✓	✓	✓	✓	✓	X	Note 4	✓
Store Access	✓	X	✓	✓	✓	✓	✓	X	✓
Cheque Book	✓	X	✓	✓	✓	X	X	X	X
Visa Card	✓	X	✓	✓	X	X	X	X	X
Internet/Telephone Banking	✓	✓	✓	✓	✓	✓	Note 3	✓	Note 3
Direct Credits	✓	✓	✓	✓	✓	✓	✓	X	✓
Direct Debits	✓	X	✓	✓	✓	✓	X	X	X
Periodical Payment (debits)	✓	X	✓	✓	✓	✓	X	X	X
BPAY® Bill Paying Service	✓	X	✓	✓	✓	✓	X	X	X
Bank@Post	✓	X	✓	✓	X	X	X	X	X
NAB Deposit	✓	X	✓	✓	✓	✓	✓	✓	✓

Interest									
Method of Calculation	Daily balance	Daily balance	n/a	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance
Tiered Interest Rates	X	Rate paid on highest tier bal.	n/a	✓ Rate paid on each tier bal.	✓ Rate paid on each tier bal.	✓ Rate paid on each tier bal.	X	✓ Rates paid on each tier bal.	X
Payment Frequency	Quarterly	Last day monthly	n/a	Bi-annual June, Dec	Bi-annual June, Dec	Bi-annual June, Dec	Quarterly Mar, June, Sept, Dec	Quarterly Mar, June, Sept, Dec	Annually June

## Additional Account Conditions

<b>Note 1</b>	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 verbal or 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. 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.
<b>Note 2</b>	A higher Internet External Transfer limit of up to \$25,000 per day is available by application.
<b>Note 3</b>	Balance enquiries only
<b>Note 4</b>	Minimum withdrawal of \$2,000