

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

Effective 1 December 2020

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	Specified Savings	Online Saver
Account Eligibility	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
Store Cash Withdrawal – Note 1	\$2,000	n/a	\$2,000	\$2,000	n/a
ATM Withdrawal	\$1,000	n/a	\$1,000	n/a	n/a
Internet External Transfers – Note 2	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500

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

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

Additional Account Conditions

Note 1	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.
Note 2	A higher Internet External Transfer limit of up to \$25,000 per day is available by application.
Note 3	Minimum withdrawal of \$2,000