

Fees & Charges & Transaction Limits

Date of Preparation: 4th August 2010

This document must be read together with the First Choice Credit Union Account & Access Facility Terms & Conditions brochure and the Summary of Accounts & Availability of Access Facilities brochure. Together these brochures form the Product Disclosure Statement for the First Choice Credit Union Account & Access Facility.

TRANSACTION LIMITS

CASH WITHDRAWALS

- Over the counter at Head Office	\$5000.00 per day) Amounts over the limit are available
- Over the counter at Agencies	\$1000.00 per day) with 24hours notice

DAILY EFT ACCESS

- Redicard Offline limit	\$1.00 per day) Limits are applied at time of
- Daily limit	\$500.00 per day) application

FACILITY TRANSACTION LIMITS

- Pay anyone up to \$2000.00 in any 24hour business day) Limits determined at
- BPAY up to \$2000.00 in any 24hour business day) time of application

FEES & CHARGES

Credit Union Issue Counter Cheque	\$3.00
Cheque Deposits after 40 cheques per month	\$0.28 each

Redicards

Annual Redicard Fee	\$10.00
Card Replacement Fee	\$5.00
ATM & EFTPOS Transactions per month:	
First 4 ATM transactions free then	\$1.50 each
First 10 EFTPOS transactions free then	\$1.50 each
Redicard Enquiry/ Declined Transaction Fee	\$0.50 each

Member Cheque Charges

25 Leaf Cheque Book	\$10.00
100 Leaf Cheque Book	\$40.00
Tracing of Member Cheque	\$50.00
Copy of Member Cheque	\$50.00
Cash Cheque fee - Non Members	\$10.00

General Transaction Charges &**Payment Services**

Fixed Term Deposit Early Withdrawal Fee	\$20.00
Christmas Club Early Withdrawal Fee	\$10.00
Manual Transfer of Funds – Phone requests (excludes phone banking & internet transfers)	\$5.00
Bank Cheque Fee (National Australia Bank Cheque)	\$8.00
Triplicate Deposit Book National Bank Issue	\$5.00
Other Credit Union Withdrawals	\$10.00
Dormancy Fee (when no transactions have been made on your account for a year or more)	\$10.00
**Dishonour Fee (When payment on a cheque deposited into your account is rejected)	\$9.00
**Direct Debit Dishonour (When payment of a direct debit from your account is rejected)	\$15.00
**Member Cheque Dishonour (When payment of a cheque from your account is rejected)	\$15.00
Referral Fee (Where a cheque or direct debit overdraws your account)	\$5.00
Recovery of Statements from Storage (charge 1st hour or part thereof then \$15.00 per hour thereafter)	\$20.00 min

Any accounts overdrawn will attract a daily debit interest charge (currently 15%)

Periodical Payments/Budget Payments/Epayments

Periodical Payments / Electronic Payments (except internal transfers to an account at Calare)	\$1.50 each
Over the counter Epay	\$1.50 each

****BPay**

BPay error correction fee (per correction)	\$22.00
BPay Enquiry fee (per enquiry)	\$5.50

** 3rd party fees and charges imposed on the Credit Union and for which the Credit Union claims reimbursement. Note that the amounts of these 3rd party fees and charges disclosed above are indicative only as the 3rd party may change these fees and charges without sufficient notice to allow the Credit Union to notify members in advance of any change.