

## FIRST CHOICE CREDIT UNION LTD

ABN 63 087 649 867

Australian Financial Services Licence No 240722

### Summary of Accounts & Availability of Access Facilities

Date of Preparation: 1st December 2008

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<br>See Note 1 for information on interest Types stated in this column | Cheque Book | EFTPOS/ATM access<br>Redicard | Home Banking via Internet or Telephone | Direct Entry (Credit or Debit) | BPAY Bill paying service |
|----------------------------------|-------------------------|-------------------------|--|-------------|-------------------------------|--|--------------------------------|--------------------------|
| <i>On Call Savings</i>           | \$1.00                  | ✓                       | Type A   | ✓           | ✓                             | ✓                                      | ✓                              | ✓                        |
| <i>Budget Savings</i>            | \$1.00                  | ✓                       | Nil  | X           | X                             | ✓                                      | ✓                              | ✓                        |
| <i>Christmas Club</i>            | \$1.00                  | See note 2              | Type B   | X           | X                             | See note 2                             | ✓ (Credits only)               | X                        |
| <i>Cash Management</i>           | \$1.00                  | ✓                       | Type C   | ✓           | ✓                             | ✓                                      | ✓                              | ✓                        |
| <i>Term Deposits</i>             | \$500.00                | See note 3              | Type D   | X           | X                             | X                                      | X                              | X                        |
| <i>Pensioner Deeming Account</i> | \$1.00                  | ✓                       | Type E   | ✓           | ✓                             | ✓                                      | ✓                              | ✓                        |
| <i>On-line Savings account</i>   | \$1000.00               | See note 4              | Type E   | X           | X                             | See note 5                             | See note 5                     | X                        |
| <i>Mortgage Offset Account</i>   | \$1.00                  | ✓                       | Nil  | ✓           | ✓                             | ✓                                      | ✓                              | ✓                        |

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 30 June

Type B: calculated on minimum monthly balance, credited 31 October

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.

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. We may allow early withdrawals in our absolute discretion eg, in cases of hardship or special need. We may also charge a penalty fee for early withdrawal. 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. Phone banking, Direct Debits and Bpay are not available on this account. Refer terms and conditions on the application form.