

Accounts	Summary of Accounts	Funds available at call	Minimum opening deposit	Direct Debit	Direct Credit	Quick Debit	Periodical Payment	Internet Banking	Phone Banking	BPay	Member Cheques	ATM / EFTPOS	Visa Debit Card	NAB Deposit	Branch Deposit	Branch Withdrawal	NPP
S1 - Everyday Access	Your every day transaction account with a full range of payment facilities	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
S2 - Budget Savings	Helps you budget for those bills that pop up each month	✓	\$1	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗	✓
S3 - Christmas Club <sup>#</sup>	Allows you to buy that special gift for your family and friends at Christmas time	#	\$1	✗	✓	✗	✗	✓	✓	✗	✗	✗	✗	✗	✓	✓	✗
S4 - Community Care	Designed for incorporated and unincorporated community and service organisations as well as sporting clubs	✓	\$1	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓	✓
S5 - Over 55's Account	A highly competitive savings account designed for members aged 55 and over	✓	\$1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
S6 - Cash Management	Offers a higher interest rate without tying your funds up for a fixed term	✓	\$1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
S8 - Family eSavings	A high-end online account offering a higher interest rate with funds available 24/7	✓	\$1	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗	✓	✗	✓
S9 - Home Loan Offset	A 100% mortgage offset facility which reduces your loan interest so you can own your home sooner	✓	\$1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
S11 - Super Savers	Designed for our youngest members	✓	\$1	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✗
S17 - Teen Savers	Designed specifically for teenagers	✓	\$1	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
S40 / S41 / S42/ S43 - Bonus Saver	An account that rewards bonus interest if you deposit \$200 a month with no withdrawals	✓	\$1	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓	✓	✓
I - Fixed Deposits	Lock in higher interest rates for a fixed period - Save for tomorrow	✗	\$1,000	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✗

## Savings Accounts Rate p.a.

<b>S1 - Everyday Access</b>	0.01%
<b>S11 - Super Saver ( 0-12 years )</b>	0.10%
<b>S17- Teen Saver ( 13-17 years )</b>	0.10%
Calculated on a daily balance credited quarterly (March, June, September and December)	
<b>S2 - Budget Saving</b>	Nil
<b>S9 - Home Loan Offset</b>	Nil
<b>S3 - Christmas Club#</b>	0.05%
Calculated on a daily balance credited June & October # Withdrawal period restricted to between 1 November and 31 January each year.	
<b>S5 - Over 55 Account</b>	
\$0 - \$48,600	0.10%
Portion of balance over \$48,600	0.50%
Interest calculated on daily balances on the portion of balance within tiered rates, credited quarterly (March, June, September and December)	
<b>S4 - Community Care and S6 - Cash Management Account</b>	
Interest calculated on a daily tiered rates dependent on balances held.	
\$0 - \$25,000	0.05%
\$25,000 +	0.10%
<b>S8 - Family e-Savings</b>	0.25%
Calculated on daily balances on the whole balance with interest credited monthly	
<b>S40/S41/S42/S43 Bonus Saver</b>	
<b>Base Credit Interest Rate</b>	0.01%
<b>Bonus Interest Rate</b>	0.99%
<b>Maximum Interest Rate</b>	1.00%
Calculated on daily balance, credited monthly with bonus interest rate applied to base interest rate provided that \$200 per month is deposited with no withdrawals. Should this not be satisfied, only base rate of interest is paid	
<b>Penalty Interest Rate - Overdrawn Savings Account</b>	18.00%

## Fixed Term Deposit (FTD)

	Interest Paid Monthly p.a. <sup>1</sup>	Interest Paid on Maturity p.a. <sup>2</sup>
3 - 6 month FTD \$1,000 to \$4,999 (I4)	0.15%	0.25%
3 - 6 month FTD \$5,000 to \$19,999 (I3)	0.20%	0.30%
3 - 6 month FTD \$20,000 to \$99,999 (I5)	0.35%	0.45%
3 - 6 month FTD \$100,000 and over (I12)	0.80%	0.90%
1 Year FTD \$5,000 + (I9)	0.80%	0.90%
2 Year FTD \$5,000 + (I10)	0.85%	0.95%
3 Year FTD \$5,000 + (I11)	0.90%	1.00%

Calculated on daily balance. <sup>1</sup> Credited monthly to your nominated account <sup>2</sup> Credited at maturity or annually for terms greater than 1 year to your Fixed Term Deposit or your nominated account

## Administrative office

### Lithgow

1 Ordnance Avenue  
Ph: 1300 369 900

## Branch Locations

### Lithgow

148 Main Street  
Ph: (02) 6354 1615

### Blackheath

28 Govetts Leap Road  
Ph: (02) 6354 1610

### Bathurst

75-77 William Street  
Ph: (02) 6354 1611

### Mudgee

The Gateway,  
82 Church Street  
Ph: (02) 6354 1613

To decide if a product is right for you please read carefully the following documents: Account & Access Facility Booklet (containing Conditions of Use), Summary of Accounts and Availability Of Access Facilities, Financial Services Guide, Deposit and Lending Interest Rate Brochure, Credit Guide and Fees and Charges Brochure

BRO 0001 - 06082020

# Deposit Rates & Summary of Accounts & Access Facilities

Effective 6th August 2020



Family First Credit Union Limited

ABN 39 087 650 057 | AFSL No & Australian credit licence 241068