

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>	0.05%
<b>S17- Teen Saver ( 13-17 years )</b>	0.05%
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<sup>#</sup></b>	0.05%
Calculated on a daily balance credited June & October <sup>#</sup> Withdrawal period restricted to between 1 November and 31 January each year.	
<b>S5 - Over 55 Account</b>	
\$0 - \$50,000	0.05%
Portion of balance over \$50,000	0.25%
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>	0.10%
Calculated on daily balances on the whole balance with interest credited monthly	
<b>S40/S41/S42/S43 Bonus Saver</b>	
<b>Base Interest Rate</b>	0.01%
<b>Bonus Interest Rate</b>	0.49%
<b>Maximum Interest Rate</b>	0.50%
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)	0.35%	0.45%
3 - 6 month FTD \$5,000 to \$19,999 (I3)	0.40%	0.50%
3 - 6 month FTD \$20,000 to \$99,999 (I5)	0.50%	0.60%
3 - 6 month FTD \$100,000 and over (I12)	0.70%	0.80%
1 Year FTD \$5,000 + (I9)	0.80%	0.90%
2 Year FTD \$5,000 + (I10)	0.90%	1.00%
3 Year FTD \$5,000 + (I11)	1.10%	1.20%

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

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# Deposit Rates & Summary of Accounts & Access Facilities

Effective 27th May 2022

