

Accounts	Summary of Accounts	Funds available at call	Minimum opening deposit	Direct Debit	Direct Credit	Quick Debit	Periodical Payment	Internet Banking	Phone Banking	BPay	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	✓	\$10 share	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
S2 - Budget Savings	Helps you budget for those bills that pop up each month	✓	\$1	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✗	✓
S3 - Christmas Club [#]	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	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	✓	fee applies	✓
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.
S1 - Everyday Access	0.01%
S11 - Super Saver (0-12 years)	2.25%
S17- Teen Saver (13-17 years)	2.25%
Interest calculated on a daily balance and credited quarterly (March, June, September and December)	
S2 - Budget Saving	Nil
S9 - Home Loan Offset	Nil
S3 - Christmas Club#	2.25%
Calculated on a daily balance and credited June & October	
# Withdrawal period restricted to between 1 November and 31 January each year.	
S5 - Over 55 Account	
\$0 - \$50,000	2.00%
Portion of balance over \$50,000	3.25%
Interest calculated on daily balances on the portion of balance within tiered rates and credited quarterly (March, June, September and December)	
S4 - Community Care and S6 - Cash Management Account	
Interest calculated on a daily balance with rate determined by the balance held as per the tiers below.	
\$0 - \$25,000	1.75%
\$25,000 +	2.75%
S8 - Family e-Savings	3.50%
Interest calculated on a daily balance and credited monthly	
S40/S41/S42/S43 Bonus Saver	
Base Interest Rate	0.01%
Bonus Interest Rate	4.24%
Maximum Interest Rate	4.25%
Interest calculated on a daily balance and credited monthly with bonus interest rate applied to base interest rate when a deposit of at least \$200 per month is received into the account with also no withdrawals made throughout the month. Should this not be satisfied, only the base rate of interest is paid.	

Fixed Term Deposit (FTD)	Interest Paid Monthly p.a. ⁽¹⁾	Interest Paid on Maturity p.a. ⁽²⁾
3 - 6 month FTD \$1,000 to \$4,999 (I4)	3.30%	3.40%
3 - 6 month FTD \$5,000 to \$19,999 (I3)	3.40%	3.50%
3 - 6 month FTD \$20,000 to \$99,999 (I5)	3.75%	3.85%
3 - 6 month FTD \$100,000 and over (I12)	3.95%	4.05%
1 Year FTD \$5,000 + (I9)	4.40%	4.50%
2 Year FTD \$5,000 + (I10)	4.35%	4.45%
3 Year FTD \$5,000 + (I11)	4.30%	4.40%

Calculated on daily balance.

(1) Credited monthly to your nominated account
(2) Credited at maturity or annually for terms greater than 1 year to your Fixed Term Deposit or your nominated account

Branch Locations

Lithgow 148 Main Street Ph: (02) 6354 1615	Blackheath 31 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 19th February 2024

