



## Summary of Accounts & Availability of Access Facilities

This document must be read together with the Orange Credit Union *Account & Access Facility Terms & Conditions* and the *Fees and Charges* schedule.

Account Type	All Purpose Savings	Prestige Account	Budget Account	Budget Account	Christmas Club	Junior Saver / Teen Saver	Online Saver	Bonus Saver	Golden Account	Term Deposit	Wealth Builder Term Deposit	Mortgage Offset
	S1	S2	S3	S9	S4	S50	S6	S97	S20	I2, I3, I12, I17, I24	I72, I74	S13
Account Eligibility	All members	①	All members	All members	All members	Members aged up to 17 years	All members	All members	All members	All members	⑩	②
Special considerations						③ ④ ⑤			⑥			
<b>KEY FEATURES</b>												
Availability of Funds	At Call	At Call	At Call	At Call	⑦	At Call	At Call	At Call	Notice Required	At Maturity	At Maturity	At Call
Minimum Deposit								⑧	\$500	\$5,000	\$50,000	
Minimum Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$5,000	\$5,000	\$50,000	\$0
Notice Required									7 Days	7 Days	7 Days	
Early Withdrawal Penalty					\$10					⑨	⑨	
Overdraft Available	√	√										
<b>INTEREST</b>												
Method of Calculation		Daily Balance			Minimum monthly balance		Daily Balance	Daily Balance	Daily Balance			
Tiered Interest Rate		Tiered					Tiered	Tiered		Tiered	Tiered	
Payment Frequency		Quarterly		Quarterly	Paid 31st October		Monthly	Monthly	Monthly	At maturity	At maturity	Offset against nominated home loan
<b>AVAILABLE ACCESS FACILITIES</b>												
Branch Access	√	√	√	√	√	√		√	√	√	√	√
eftpos and ATM	√	√										
Visa Debit	√	√	√									
Cheque Book	√	√										
Direct Credit (payroll)	√	√	√	√	√	√	√	√	√			√
Direct Debit	√	√	√	√								√
Internet/App/Mobile/Phone Banking	√	√	√	⑪	√		√	√	⑪	Balance only	Balance only	√
Periodical Payments (debits)	√	√	√	√	√		√	√	√			√
BPAY	√	√	√	√			√	√				√
PayTo	√	√	√	√			√	√				√

### Additional Account Conditions

All accounts have a \$500 daily transaction limit, with the exception of the S1 and S2 which have a maximum \$4,000 limit upon request.

- ① Prestige Account is only available to members over 55 years of age and not working, or in receipt of an age pension.
- ② Mortgage Offset account only available to members with current Orange Credit Union Home Loan account. Offset amount only available up to home loan balance.
- ③ Junior Saver accounts are for children aged up to 9 years, and Teen Saver for ages 9 to 17.
- ④ An adult is given Authority to Operate on the Junior Saver Account when it is opened. The signatory will retain control over the Membership and accounts until we receive notice from the signatory for the child to assume control of and access to the account. The account must be conducted in one name.
- ⑤ Teen Saver account: upon reaching 18 years of age, Orange Credit Union will automatically close your Teen Saver account and transfer any funds held in the account to an Access Account. The Access Account conditions included in the Terms and Conditions of Savings Accounts will then apply to your account.
- ⑥ Deposits of less than \$500 can be made to the Golden Accounts only if they are by direct credit. All funds must remain in the account for 30 days.
- ⑦ Funds withdrawal between 1 November and 31 January each year. At any other time during the year, we may charge a fee.
- ⑧ Must deposit at least \$50 per month into account and make no withdrawals to be eligible for the bonus rate.
- ⑨ Interest is calculated daily and paid at maturity. On maturity we will automatically re-invest your Term Deposit for the same term as you originally chose, unless you advise us otherwise. Minimum 7 days notice is required for an early break in the relevant term, upon which a fee of \$30 plus a rate reduction is applicable. See Fees & Charges schedule for full rate reduction calculation.
- ⑩ Funds must come from an account the member or customer does not currently hold with Orange Credit Union, with a minimum initial deposit for \$50,000. Balance cannot fall below \$50,000.