

# Savings and Access Accounts



**How would you like an account that looks after you? Macquarie Credit Union's range of everyday savings and access accounts will leave more money in your pocket.**

## Cheque/Card Account

This is our main transactional account and is automatically opened when you become a member. Access is available through telephone and internet banking; EFTPOS, ATM, Bank@Post, online and telephone transactions using your VISA Debit Card; personal cheque books or at our Branch.

## Savings Accounts

Our range of savings accounts can help out with budgeting for bills and expenses or saving for that special something. Accounts can be accessed through telephone or internet banking or at our Branch.

## Christmas Club Savings Account

Use this account to save for Christmas. Whether it be for presents or travelling to spend time with family and friends, this account is a great way to earn extra interest. Your funds are at call from 1 November until 31 January to remove the temptation of spending prior to Christmas.

## Investment Account

If you are looking for a higher rate of interest this may be the account for you. The Investment Account allows you to make transactions at our Branch and can also be accessed through telephone and internet banking.

## Online Savings Account

If you use internet or telephone banking and would like to earn high interest on your savings, then this account is for you. You can earn Bonus Interest with our Power Saver Option by depositing \$200 per month and making no withdrawals – this is a great incentive to save for something special.

## Term Deposit Account

Looking for a competitive return for your investment and don't require immediate access to your funds? Our 3, 6 and 12 month Term Deposit accounts are a great way to earn interest and watch your savings grow.

## Monthly Term Deposit Account

This account returns a slightly lower rate of interest than our standard Term Deposit account, however it allows access to your interest on a monthly basis.

Call 1300 885 480 or visit [macquariecu.com.au](http://macquariecu.com.au)

## Fee Freedom

Banking without fees is still available at Macquarie Credit Union. Fee-free transactions include:

- Deposits/credits
- Internet banking – EFT, BPAY® & transfers
- Phone banking – transfers & BPAY®
- rediATM – one of the largest networks in Australia
- Direct debits
- VISA EFTPOS transactions using Credit option

*\* Registered to BPAY Pty Ltd - ABN 69 079 137 518*

*Please refer to our Fees & Charges and Transaction Limits brochure for more information.*

## How to Join

To become a member of Macquarie Credit Union and to apply for your member share all you need to do is:

- Go to our website at [macquariecu.com.au](http://macquariecu.com.au) and complete our Online Banking Application and Verification Forms.

or

- Complete a membership application form which can be obtained from the branch or downloaded from our website at [macquariecu.com.au](http://macquariecu.com.au)
- Provide identification – and have it certified if required
- Bring your application into the branch or post it to PO Box 1618, Dubbo, NSW 2830

or

- Give us a call on 1300 885 480 or email [info@macquariecu.com.au](mailto:info@macquariecu.com.au) for assistance with the application process.

One of our friendly staff will then contact you with your membership details.

## Switch to Macquarie Credit Union

Switching to Macquarie Credit Union is simple. We even help you switch all your regular payments to your new Credit Union account. Say goodbye to your old banking experience and hello to straightforward and reliable banking. Competitive rates, low or no fees and real, personal service are just some of the reasons why our members prefer Macquarie Credit Union.

Ask us how you can switch today. Call us on 1300 885 480 or visit [macquariecu.com.au](http://macquariecu.com.au)



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