

Summary of Accounts & Availability of Access Facilities

Date of Preparation: 01 July 2014

This document must be read together with the Macquarie Credit Union Account & Access Facility Brochure and the Fees & Charges and Transaction Limits Brochure.

Together these Brochures form the Product Disclosure Statement for Macquarie Credit Union Account & Access Facility.

	Cheque/ Savings S5	Savings S1, S2, S3	Christmas Club S4	Gold Retirement S8	Investment Account S10	Online Savings S11	Term Deposit	Monthly Term Deposit
Minimum Opening Deposit	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$500.00	\$25,000
Funds available at call	Yes	Yes	Refer Note 2	Yes	Yes	Yes	Refer Note 3	Refer Note 3
Interest Refer Note 1 for information on interest types stated in this row	Type A Refer Note 4	Type A	Type B	Type A	Type A	Type C	Type D	Type C
Cheque Book	Yes	No	No	No	No	No	No	No
EFTPOS/ATM Visa Card	Yes	No	No	No	No	No	No	No
Internet and Telephone banking	Yes	Yes	Refer Note 2	Yes	Yes	Yes	No	No
Direct Entry (Credit or Debit)	Yes	Yes	Yes (credits only)	Yes	Yes	Yes	No	No
BPAY® Bill Paying Service	Yes	Yes	Refer Note 2	Yes	Yes	Yes	No	No
Dynamic Sweep Facility	Yes	Yes	No	Yes	Yes	Yes	No	No
Bonus Interest	No	No	No	No	No	Yes Refer Note 5	No	No

Note 1: Interest calculations and when interest is credited.

Type A: calculated on daily balances and credited 30 June.

Type B: calculated on daily balances and credited 31 October.

Type C: calculated on daily balances and credited on the last day of each month.

Type D: calculated on daily balances and credited at maturity or 12 monthly.

Note 2: You may access the Christmas Club account (including Internet and Telephone Banking) between 01 November and 31 January. We may allow early withdrawals at our absolute discretion eg. in cases of hardship. Fees and charges may apply.

Note 3: Fixed Term Deposits are repayable at maturity. You may apply for early withdrawal, which we may grant at our absolute discretion. Where early withdrawal is agreed to, the interest rate for recast interest on redemption is 1% pa on the amount redeemed. Interest is paid on maturity or every 12 months. On maturity we will automatically re-invest your term deposit for the same term you originally chose unless you have told us otherwise. Normally we will ask you when making your term deposit what you want to happen on maturity.

Note 4: Macquarie Credit Union's "Mortgage Offset" facility is only available on the Cheque/Savings (S5) account. The offset only applies if the Offset account (S5) and the loan account are in the same names. The loan balance will only be offset up to the loan amount outstanding. No interest is payable on the offset account itself.

Note 5: Must deposit at least \$200 per month no later than 5pm on the last business day of the month & make no withdrawals during the month to be eligible for the bonus rate (referred to as the Power Saver Option). If both requirements are not met, then rate reverts back to current base variable rate. If the relative tiered interest rate is 0%, no bonus interest will apply.

Note 6: The Gold Retirement Account is only available to members over the age of 55 and who receive an Australian Department of Human Services or Australian Veteran's Affairs pension/allowance. If you cease to be eligible for the above pension/allowance the facility may be cancelled.