

Summary of Accounts & Availability of Access Facilities
Effective Date: 8 September 2009

This document must be read together with the Unicom Credit Union Account & Access Facility brochure and the Fees & Charges and Transaction Limits brochure. Together these booklets form the Conditions of Use for the Unicom Credit Union Account & Access Facility.

Account	Minimum Opening Deposit	Funds available at call	Interest See Note 1 for information on interest types stated in this column	EFTPOS/ATM		Cheque Book	Internet/ Phone and SMS Banking	Bpay/Pay Anyone	Direct Debit	Direct Credit	Stmt Freq Q = Quarterly
				Redicard	Visa						
Access See Note 9	\$1	✓	Type A	✓	✓	✓	✓	✓	✓	✓	See Note 5
Deeming See Note 9	\$1	✓	Type B	✓	✓	✓	✓	✓	✓	✓	See Note 5
Christmas	\$1	See Note 3	Type C				See Note 3	See Note 3		✓	Q
Cash Management	\$500 See Note 2	✓	Type D				✓	✓		✓	Q
Essentials	\$1	✓	N/A	✓			✓			✓	Q
Business	\$1	✓	Type A	✓	✓	✓	✓	✓	✓	✓	See Note 5
Term Investment	\$1,000	See Note 4	Type E				✓				Q
iQSaver	\$1 See Note 7	✓	Type F				✓			✓	Q
JuniorSaver See Note 8	\$1	✓	Type B							✓	Q
TeenSaver See Note 8	\$1	✓	Type B	See Note 6			See Note 10	✓	✓	✓	Q
UniSaver See Note 8	\$1	✓	Type B	✓	✓		✓	✓	✓	✓	Q
CU+Saver See Note 11	\$1	✓	Type F	✓	✓		✓	✓	✓	✓	Q
Wildlife Saver See Note 11	\$1	✓	Type F				See Note 10			✓	Q

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1. Interest calculations and when interest is credited
 - Type A: calculated daily on closing credit balance, credited 30 June & 31 December
 - Type B: calculated daily on closing credit tier balance, credited 31 March, 30 June, 30 September & 31 December
 - Type C: calculated daily on closing credit balance, credited 31 October
 - Type D: calculated daily on closing credit balance, credited 31 March, 30 June, 30 September & 31 December
 - Type E: calculated daily on closing credit balance, credited monthly, six-monthly or at maturity depending on option chosen at date of investment; other than on maturity, interest is credited to your Access account
 - Type F: calculated daily on closing credit balance, credited at month end
2. A minimum balance of \$500 must be maintained. With the exception of direct credits, minimum transaction of \$500 applies.
3. Withdrawal period between 01 November and 31 January. We may allow early withdrawals in our absolute discretion e.g. in cases of hardship. Fees & charges may apply: please refer to our Fees & Charges and Transaction Limits brochure.
4. Withdrawable at maturity. We may allow early withdrawals in our absolute discretion e.g. in cases of hardship or special need. We may also reduce the interest to nil. On maturity, we will automatically re-invest your term deposit in the same type of term deposit as 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.
5. Statement frequency will be quarterly unless the account has a Cheque Book facility attached to the account, in which case the statement frequency will be monthly.
6. An age limitation of 12 years of age applies to Redicards, Bpay and Pay Anyone (if the Credit Union permits).
7. Interest payable only when daily closing balance is \$2000 or greater.
8. No Account Keeping or Transaction fees apply, however other Fees and Charges apply. For more information refer to the Fees & Charges and Transaction Limits brochure.
9. Housing or investment loan members are entitled to one Fee Free transaction account. No Account Keeping or Transaction fees apply, however other Fees and Charges apply. For more information refer to the Fees & Charges and Transaction Limits brochure.
10. Internet Banking is limited to view only access.
11. No Account Keeping fees apply. For more information refer to the Fees & Charges and Transaction Limits brochure. Bonus interest paid if at least one deposit and no withdrawals are made within the calendar month. See our interest rate brochure. Bonus interest will not apply in the month the account is closed.