

Summary of Accounts & Availability of Access Facilities – As at Jan 2019



Accounts	Services	Funds available at call	Osko	Direct Debit	Direct Credit	Quick Debit	Periodical Payment	Internet Banking	Phone Banking	BPAY	Member Cheques	ATM/EFTPOS	VISA Debit Card	NAB Deposit	Bank @ Post	Branch Deposit	Branch Withdrawals
ACCESS SAVINGS#	Your day-to-day transaction account with a full range of payment services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
BUDGET SAVINGS#	A budget account to set aside money for purchases or events with a range of payment services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
SPECIAL PURPOSE#	An account for special purposes with a range of payment services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
CHRISTMAS CLUB#	An account to help you plan for Christmas expenses with a range of payment services	Available 1 Nov - 31 Jan			✓			✓	✓					✓		✓	✓
CASH MANAGEMENT#	A savings account with at call access to your funds – with a range of payment services	✓	✓	✓	✓	✓	✓	✓	✓	Phone & Internet Banking	✓			✓		✓	✓
POWER UP ESAVER##	Higher interest savings account with restricted range of payment services	✓	✓		✓		✓	✓	✓	✓				✓		✓	
PENSIONER SECURITY#	A special account for members on pensions	✓	✓	✓	✓	✓	Set up via Internet	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
BONUS SAVER##	A savings account offering a bonus interest rate reward*	✓	✓		✓			✓	✓	✓						✓	✓

* Bonus Rate applies for a minimum deposit of \$50 per month, no withdrawals per month and account balances under \$100,000, otherwise the Standard Rate applies. Personal customers only. Balances of all your Bonus Rate accounts are added together.

Interest is calculated daily and paid quarterly. ## Interest is calculated daily and paid monthly. Interest is calculated daily by multiplying the daily balance of the account at the end of the day by the daily percentage rate. The Daily percentage rate is the Annual Percentage Rate divided by 365.