



# 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	Mortgage Offset
	S1	S2	S3	S9	S4	S50	S6	S97	S20		S13
Account Eligibility	All members	①	All members	All members	All members	Members aged	All members	All members	All members	All members	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 Re-	At Maturity	At Call
Minimum Deposit								⑧	\$500	\$5,000	
Minimum Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1	\$5,000	\$5,000	\$0
Notice Required									7 Days	1 Day	
Early Withdrawal Penalty					\$10					⑨	
Overdraft Available	✓	✓									
<b>INTEREST</b>											
Method of Calculation	Daily Bal	Daily Bal	Daily Bal	Daily Bal	Min monthly bal	Min monthly bal	Daily Bal	Daily Bal	Daily Bal		
Tiered Interest Rate		Tiered					Tiered	Tiered			
Payment Frequency	Quarterly	Quarterly	Quarterly	Quarterly	Paid 31st October	Quarterly	Monthly	Monthly	Monthly	At maturity	Offset against nomi-
<b>AVAILABLE ACCESS FACILITIES</b>											
Branch Access	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
eftpos and ATM	✓	✓	⑩								
Visa Debit	✓	✓	✓								
Cheque Book	✓	✓									
Direct Credit (payroll)	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Direct Debit	✓	✓	✓	✓							✓
Internet/App/Mobile/Phone Banking	✓	✓	✓	⑪	✓		✓	✓	⑪	Balance only	✓
Periodical Payments (debits)	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
BPAY	✓	✓	✓	✓			✓	✓	✓		✓

- 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.
- ③ Junior Saver accounts are for children aged up to 9 years, and Teen Saver for ages 9 to 17.  
Any adult who opens a Junior Saver Account is given Authority to Operate on the 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 cannot be used for business purposes, or for the private use of the parent/guardian or other adult who signs the application form to open the account.
- ④ The account must be conducted in one name only. If the account is being used for purposes other than private or domestic purposes of the child, Orange Credit Union may refuse to accept a deposit, or close the account.
- 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 Withdrawal at maturity. We may allow early withdrawals at our absolute discretion (eg. in cases of financial hardship). Early withdrawals will incur a fee and an interest adjustment. Interest can be paid at maturity or 6-monthly intervals, to your main transaction account. On maturity, we will automatically re-invest your Term Deposit in the same type of Term Deposit you chose originally, unless you have told us otherwise.
- ⑩ Redicard: rediATM only / Visa Debit: any ATM.
- ⑪ Balance & Deposits