

## Changes to Schedule of Rewards, Fees and Charges

The following is a summary of the changes to Central Murray Credit Union fees and charges effective 1<sup>st</sup> November 2018

Fee Type	Old Fee	New Fee
Business Cheque Deposit Fee	\$0.50	\$0.50
Future dated BPAY*	\$0.30	\$0.50
Future dated EFT*	\$0.30	\$0.50
Future dated OSKO*	n/a	\$0.20
Cash Withdrawal (4 free a month)*	\$2.00	\$2.50
Staff assisted transfers*	\$2.00	\$2.50
Staff assisted BPAY*	\$0.30	\$0.50
Staff assisted EFT*	\$0.30	\$0.50
CMCU Corporate Cheque	\$5.00	\$15.00
Direct Debit dishonour fee	\$30.00	\$10.00
Visa Debit Card	\$2.00	\$3.00
Overdrawn Account fee	\$30.00	\$20.00
Stop payment corporate cheque fee	\$40.00	\$50.00

\* included in the Member Rewards Program