

## Member Rewards

Average Aggregated Balance	Benefit
\$0.00 to \$5,000	\$0.00
\$5,001 to \$7,500	\$2.00
\$7,501 to \$10,000	\$3.00
\$10,001 to \$20,000	\$4.00
\$20,001 to \$50,000	\$8.00
\$50,001 to \$100,000	\$15.00
\$100,101 to \$150,000	\$25.00
\$150,001 to \$200,000	\$35.00
\$200,001 to \$500,000	\$45.00
\$500,001+	\$60.00

The Member Rewards program is designed to reward those members who support CMCU by using CMCU product and services.

Each month members are allocated a Reward based on the total average balance of their loans, savings and investment accounts during the month, under a single membership number.

Members that are SuperSavers or over the age of 65 receive \$10.00 in extra Member Reward dollars.

The Reward automatically reduces the amount of fees you have incurred for the month. Only fees marked as Member Rewards are included in the Reward calculation.

When your fees exceed the amount of your Reward, your account will be debited only for the variance.

When your fees are equal or less than your Reward, you will pay no fees. Rewards are calculated on a monthly basis and are not redeemable or carried over to the next month.

### Calculating your Member's Reward

Members receive a monthly Reward based on the total average daily balance of your loans, savings and investments over the month. This is called your Relationship with CMCU, see the example of Mr and Mrs Jones.

#### Example

##### Mr and Mrs Jones

Accounts	Amount (\$)
Savings Account	200
Home Loan	150,000
Christmas Club	300
<b>Total Relationship</b>	<b>150,500</b>

Transactions	No	Cost	Total
Cash Withdrawals 4 free	10	\$2.50	\$15.00
EFT external via internet	10	FREE	FREE
BPAY® via internet	10	FREE	FREE
Direct Debits	5	\$0.20	\$1.00
EFTPOS 4 free	5	\$0.75	\$0.75
ATM	5	\$0.75	\$3.75
Visa Card Fee	1	\$3.00	\$3.00
<b>Total Fees</b>			<b>\$23.50</b>
<b>Total of Fees (Rewards)</b>			<b>\$19.75</b>
<b>Reward Allocation</b>			<b>\$35.00</b>
<b>Cost to Member</b>			<b>\$3.75</b>

The Member Rewards that members are entitled to is \$35.00, the fees that are included in the rewards program is \$19.75, so the total fees payable are the EFTPOS fee of \$0.75 and Visa Card Fee of \$3.00.

### Tips to avoid Fees

- Create a Payroll split to have your pay split between your savings account and loan repayments etc.
- Use Phone/Internet or CMCUApp to keep track of your balance
- Avoid declined ATM/EFTPOS fees by know your balance before transacting
- Do not overdraw your account

### Contact Information

**Registered Office** 58 Belmore Street, Yarrowonga Vic 3730

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**Cobram Branch** 73 Punt Road, Cobram Vic 3644

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**CMCU Phone Access** (03) 5743 1933

**BSB:** 803-188 **ABN** 69 087 651 812



## Schedule of Fees, Charges and Member Rewards

This Schedule of Fees, Charges and Member Rewards forms part of the Product Disclosure Statement (PDS).

This PDS is comprised of:

- Part A: Conditions of Use for Accounts and Access Facilities
- Part B: Schedule of Fees, Charges and Member Rewards

Effective 1st November 2018

Australian Financial Services Licence No 239446

## Account Fees

All account fees are applicable to all savings and transactional accounts. Clubs, Associations and Community Groups are exempt from account fees. Fees are charged on the last day of the month, for the period since the last charge and upon closure of account. Those fees with 'Member Rewards' form part of the fees that are rebated and are included in the Member Rewards Program.

Transaction Fees	
The following fees apply from the first transaction	
(MR) Business Cheque Deposit Fee <small>(Every cheque that is deposited into a business account will attract a fee)</small>	\$0.80
<b>Internet/Mobile, Phone Banking</b>	
BPAY®	FREE
Electronic Funds Transfer (EFT) - Internal - External	FREE
OSKO	FREE
(MR) Future dated BPAY®	\$0.50
(MR) Future dated EFT - External	\$0.50
(MR) Future dated OSKO	\$0.20
<b>Over the counter transaction (in Branch)</b>	
(MR) Cash Withdrawal (4 free a month) thereafter	\$2.50
(MR) Transfers, (2 free a month), thereafter	\$2.50
(MR) BPAY®	\$0.50
(MR) Electronic Funds Transfer - External	\$0.50
CMCU Corporate Cheque	\$15.00
<b>Member Chequing Fees</b>	
Cheque book print fees <small>(charged on order of cheque book)</small>	
- 25 cheques	\$3.00
- 50 cheques	\$5.00
- 100 cheques	\$8.00
- 200 cheques	\$12.00
(MR) Cheque presentment fee <small>(charged on each member cheque presented)</small>	\$0.40
Stop payment of Member's Cheque on presentment	\$50.00
Dishonoured Cheque Outward <small>(for presentment)</small>	\$50.00
<b>Direct Entry Fees</b>	
Direct Debit posted via Member Chequing	\$5.00
(MR) Direct Debit Processing	\$0.20
Direct Debit Dishonour	\$10.00

(MR) - Members Rewards Apply to the transaction

## Card Services

Visa Credit	FREE
EFTPOS charges (4 free a month)	\$0.75
(MR) ATM <small>(other fees payable to the owner of the ATM on withdrawal, except for redITELLER machines)</small>	\$0.75
Declined ATM/EFTPOS	\$0.75
Visa Debit Card <small>(per card per month)</small>	\$3.00
Overseas Visa Debit ATM withdrawal	\$5.00
<b>Replacement Cards</b>	
- Visa Debit (in Australia) per card	\$15.00
- Visa Debit (overseas) per card	US\$250.00
<b>Card Dispute Lodgement</b>	
- CMCU ATM	\$10.00
- Non CMCU ATM	\$25.00
Visa Dispute Lodgement	\$35.00

All transactions made overseas on the Visa Debit Card are subject to a currency conversion fee. The amount of this currency conversion fee is subject to change from time to time, currently it is 2% of the value of the transaction

This penalty applies to the interest earned on a term deposit, or portion thereof, that is redeemed before the maturity date.

## Early Term Deposit Redemption

% of time since lodgement	Rate applied
< 10% of term	10% of current interest rate
10% - 30% of term	25% of current interest rate
31% - 50% of term	40% of current interest rate
51% - 75% of term	60% of current interest rate
Over 76% of term	80% of current interest rate
Within 5 days of maturity	Current interest rate

*Example: if \$5,000 was lodged on the 1st June at 6.00% for six months and \$2,000 was redeemed early on the 1st July, the \$2,000 would earn interest @ 1.50% for the 30 days*

## General Fees

These fees are charged at the time of the transaction or event unless otherwise stated. The fees below are not included in the fees that are rebated as per the Member Rewards program.

Duplicate Deposit Book	\$5.00
Overdrawn Account	\$20.00
Overdrawn Account Transfer (min \$10.00 transfer)	\$5.00
Dishonoured Cheques Inward <small>(deposited)</small>	\$20.00
Inter-Credit Union Withdrawal	\$10.00
Postage	At cost
Dormant Account (per quarter)	\$30.00
Additional Statements (per statement)	\$5.00
Business Searches	\$20.00
Stop Payment Corporate Cheque	\$50.00
Copy of Transaction Vouchers	\$35.00
Returned Mail (per item)	\$5.00
Copy of Constitution	\$5.00
Audit Confirmation	\$50.00
Recall of funds EFT/BPAY® payment	\$20.00
Member Payment Referral <small>(charged when contracted to pay in to allow cheque/direct debit to be honoured)</small>	\$20.00
Special Clearance on Deposited Cheque	\$20.00
Bulk Coin	\$0.30 per 100 \$8.00 per bulk bag
Coin counting (un bagged)	10% of value
Non-member coin/note exchange	\$5.00
Photocopying—per sheet	\$0.20
Telegraphic Transfer (RTGS) per transfer	\$20.00