

### ATM Direct Charging & rediATM

From March 2009 if you use an ATM that isn't a rediATM the owner of that machine will be able to charge you a fee.

New direct charging laws being introduced mean that every time you use an ATM you will be advised how much the transaction fee will be before you complete the withdrawal.

If the fee is too high, you will be able to cancel the transaction without paying the fee.

This is why Central Murray Credit Union's ATMs are changing and expanding.

The most obvious change is the bold new look and the change of name from Rediteller to rediATM. The bright new colour scheme will make it even easier to find your closest rediATM, no matter where you are.

The rediATM network is already one of Australia's largest, with more than 1,300 ATMs around the country, with this number set to double within the next few years.

This is great news for CMCU members as every rediATM – whether owned by CMCU or another credit union – will be treated the same way for fee purposes.

So with the introduction of ATM Direct Charging in March 2009 where the ATM owner will charge you a fee for using their ATM at the time you use it, you will never be charged a direct fee for using any rediATM in Australia. Please keep in mind that the normal Redicard usage fees will still apply.

So when you need cash from an ATM, remember to use a rediATM.

Click on [http:// www.rediatm.com.au](http://www.rediatm.com.au) to find your nearest rediATM

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