

...because the more you support Central West, the less you'll pay in transaction fees & charges!

Central West Credit Union Limited
ABN 67 087 649 885. AFSL 245415.

HEAD OFFICE

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BRANCHES

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91 Kendal Street Cowra NSW 2794
Phone: 6342 4142
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AGENCIES

Shortis & Timmins Pharmacy
78 Bathurst Street Condobolin NSW 2877
Phone: 6895 2477

Weddin Shire Council
Camp Street Grenfell NSW 2810
Phone: 6343 1212

Age of Fishes Museum Corner of Gaskill
and Ferguson Streets Canowindra NSW 2804
Phone: 6344 1008

G & R Rout Central West Agricentre
110 Caswell Street Peak Hill NSW 2869
Phone: 6869 1449

CORRESPONDENCE

PO Box 77 PARKES NSW 2870

RediNet Internet Banking & Website
www.cwcu.com.au

RediPhone 24-7 Account Enquiry Service
1300 36 76 56



Proudly local - just like you



Now when you bank with us, your rewards can be unlimited..



Proudly local - just like you

At Central West Credit Union, we fight a never-ending battle on behalf of our Members to keep fees & charges at an absolute minimum.

Some fees are simply unavoidable and beyond our control but our fundamental aim remains the same. "To serve the people who live and work in the Central West area with the highest level of financial products and services at the lowest possible cost."

Introducing Unlimited Member Rewards



To ease the impact of unavoidable fees & charges, we have introduced a rewards program that is both fair to all, and rewards those who conduct the majority of their financial affairs through Central West. (We have also allocated special reward allowances for Members 21 years old and under.)

Simply put - the more you support the financial products and services of Central West Credit Union, the less you will pay in fees & charges.

So if you have savings, loans or investment accounts with other financial institutions, think seriously about moving them over to us. We may even be able to offer you better interest rates, terms or conditions.



**But more importantly -
you could find the rewards unlimited!**



Here are some examples of how Unlimited Member Rewards works

Your Member Rewards are calculated by adding the minimum balance of your Savings, Investment and Loan account balances for the month (within a single Membership).

For example

Say your minimum account balances for the month were S1 \$2,000, S4 \$600 and Housing Loan \$74,000 - resulting in a total of \$76,600.

This would entitle you to **unlimited free** ATM or over-the-counter cash withdrawals, EFTPOS and BPay, RediNet, RediPhone and eight free member cheque transactions for the month.

Example 2

Your minimum account balances for the month were S1 \$800, S4 \$2,000, FTD \$3,000 & Personal Loan \$15,000 - resulting in a total of \$20,800.

This would entitle you to 8 free ATM or over-the-counter cash withdrawals, 15 free EFTPOS, five free member cheques and **unlimited free** BPay, RediNet and RediPhone transactions for the month.

Example 3

If your minimum account balances for the month were S1 \$300, S4 \$200, FTD \$500 & Personal Loan \$4,000 - resulting in a total of \$5,000.

This would entitle you to six free ATM or over-the-counter cash withdrawals, 10 free EFTPOS, two free member cheques and **unlimited free** BPay, RediNet and RediPhone transactions for the month.

Calculate your own Rewards entitlement

Check out the Schedule of Fees, Charges and Transaction Limits brochure that accompanies this brochure - you could find your Rewards unlimited!

It also shows how much you can save by increasing your business with Central West.