

Central West Credit Union Ltd

Australian Financial Services Licence No 245415

Australian Business Number: 67 087 649 885

Summary of Accounts & Availability of Access Facilities

Date of preparation: 29th August 2008

This document must be read together with the Central West Credit Union Ltd Account & Access Facility Conditions of Use brochure and the Fees & Charges & Transaction Limits brochure. Together these brochures form the Conditions of Use for the Central West Credit Union Ltd Account and Access Facility.

Account (See Note 3)	Minimum Opening Deposit	Funds available at call	Interest (see Note 1 for information on interest types stated in column)	Cheque book	EFTPOS/ATM access Visa Card or Redicard	Home Banking via Internet and Telephone (see Note 8)	Direct Entry (credit or debit)	BPAY Bill paying service
On Call Savings (S1)	N/A	Yes	Type A	Yes	Yes	Yes	Yes	Yes
Budget (S2)	N/A	Yes	Type A	Yes	No	Yes	Yes	Yes
No 2 Savings (S3) & Whole of Pay (S7)	N/A	Yes	Type A	Yes	No	Yes	Yes	Yes
School Banking Account (S14) (see Note 4)	N/A	Yes	Type D	No	No	No	Yes (credit only)	No
Christmas Club (S4)	N/A	(see Note 5)	Type B	No	No	Yes (see Note 5)	Yes (debits see Note 5)	Yes (see Note 5)
Golden Account (S6)	N/A	Yes	Type C	Yes	Yes	Yes	Yes	Yes
E Access Savings (S8)	N/A	Yes	Type D	No	No	Yes (see Note 2)	Yes (credit only see Note 4)	Yes
Investment Savings (S9)	N/A	Yes	Type D	Yes	No	Yes	Yes	Yes
Cash Management account (S10)	N/A	Yes	Type E	Yes	Yes	Yes	Yes	Yes
Fixed Term Deposits (I1, I5 & I8)	\$500.00	(see Note 7)	Type F	No	No	No	No	No
Fixed Term Deposits (I3 & I6)	\$5000.00	(see Note 7)	Type F	No	No	No	No	No
Fixed Term Deposits (I4) Monthly Income Account	\$5000.00	(see Note 7)	Type G	No	No	No	No	No
Edvest Regular Income Account (I15 & I17) (see Note 6)	\$5000.00	(see Note 7)	Type H	No	No	No	No	No

Note 1: Interest calculations & when interest is credited

- Type A: calculated on minimum monthly balance, credited 30 June
- Type B: calculated on minimum monthly balance, credited 31 October
- Type C: calculated on minimum monthly balance, credited quarterly March, June, September & December
- Type D: calculated on daily balance, credited monthly
- Type E: calculated on daily balance, credited quarterly March, June, September & December
- Type F: calculated on daily balances, credited at maturity.
- Type G: calculated on daily balances, credited at monthly intervals to your On Call Savings Account
- Type H: calculated on daily balance, credited to your Savings Account fortnightly, Monthly, Quarterly or on maturity.0

Note 2: The only transactions permitted on E Access accounts, are through either Internet Banking and/or Phone Banking. No over the counter transactions are permitted.

Note 3: To Open an Account, you first have to become a member of the credit union by purchasing a Member Share of \$10. The \$10 is returned to you should you redeem your share and close your membership.

Note 4: The School Banking Account can only be opened as part of a School's Banking Program. Over the counter transactions and direct credits only.

Note 5: Withdrawal period (including via Home Banking, Direct Debits and BPay) between 1 November and the last day of February. We may allow early withdrawals in our absolute discretion eg, in cases of hardship. Fees & charges may apply: please refer to our Fees & Charges & Transaction Limits brochure.

Note 6: Edvest Key Lifestyle Retirement Services is open to members 45 years of age, Fees & charges may apply: please refer to our Fees & Charges & Transaction Limits brochure.

Note 7: Withdrawable at maturity. We may allow early withdrawals in our absolute discretion eg, in cases of hardship or special need. We may also reduce the interest: please refer to our Interest Rate Schedule. On maturity, we will automatically re-invest your term deposit in the same type of term deposit as you originally chose unless you have told us otherwise. Normally, we will ask you, when making your term deposit, what you want to happen on maturity.

Note 8: Phone Banking within NSW is available via 1300367656 (touchtone phones), with access available interstate or via mobile phones on 0268 626305.