

Everyday Banking

FCCS offers a range of everyday banking accounts specifically designed to meet the needs of our members. For your convenience we also provide a wide range of options to allow you



TOTAL ACCESS ACCOUNT

Whether you are looking for day-to-day access over the counter, via the Internet or phone, or wanting the convenience of EFTPOS, ATM or a Bank@Post outlet, this account has the lot.

REDI-ACCESS ACCOUNT

With the convenience of EFTPOS, ATM, Bank@Post, internet and phone banking this at call account is for the more budget conscious.

SENIOR SAVERS ACCOUNT**

An at call savings account for those members who have a senior's card or a Centrelink or Veteran Affairs, aged, disability, repatriation or widows pension. Optional Redicard/Passbook for convenient access.

INSURANCE ACCOUNT

This special purpose savings account is provided to members for depositing monthly payments and/or annual premiums for general insurance policies that are purchased through FCCS Credit Union.

BUDGET ACCOUNT

Perfect for the budget conscious, this account helps you manage your budget by allowing you to put money aside for bills.

	Total Access Account	Redi-Access Account	Senior Savers Account	Insurance Account	Budget Account
Minimum opening balance	\$1	\$1	\$1	\$1	\$1
Deposits/ withdrawals/ Transfers	✓*	✓*	✓*	Access to funds are restricted*	Access to funds are restricted*
Redicard	✓	✓	Optional	✗	✗
Passbook	✗	✗	Optional	<i>If required</i>	<i>If required</i>
Cheque book	On Application	✗	✗	✗	✗
EFTPOS / ATM/ Bank@Post	✓	✓	With Redicard access	Bank@Post link to Redicard for deposits only	✗
Internet / phone banking	✓	✓	✓	Approved transfers only	✓
BPAY	✓	✓	✓	✓	✓
Direct Credit or Debit	✓	✓	✓	✓	✓
Periodical Payments	✓	✓	✓	✗	✓
Statements	Monthly	Monthly	Monthly	June and December	June and December
Interest calculation	\$Nil	\$Nil	Calculated daily, paid quarterly**	\$Nil	\$Nil



FEE FREE BANKING

How to avoid paying transaction fees

Internet Banking

Obtain balances and transfer funds between your own accounts fee-free.

Phone Access

Obtain balances and transfer funds between your own accounts fee-free.

rediATM & NAB ATM Network

If you need to withdraw cash, use a rediATM or a NAB ATM. This way you'll avoid direct charge fees from other financial institutions.

EFTPOS

As a member of FCCS you get unlimited free EFTPOS transactions with our Total Access Account. Use EFTPOS to pay for purchases and withdraw cash at the same time where possible.

Autosweep

The autosweep facility enables you to park your funds in a high interest savings account whilst helping you avoid insufficient funds fees by automatically transferring these funds fee free to your access account to cover withdrawals as required.

Rewarding our members

At FCCS Credit Union you are rewarded based on your banking relationship. Your banking relationship includes all savings, investment and loan account balances and members with a combined minimum monthly balance of \$20,000 or more are rewarded. (Balances greater than \$50,000 earn even more rewards). Consolidate accounts from other financial institutions to take advantage of our rewards.

*Refer to fees and charges schedule. ** Refer to Interest Rate Schedule.

Switch to FCCS and get all these benefits and more

From your daily accounts to your home loan and retirement plan. We'll take better care of you with excellent service, great rates, and low, or no fees.

We can provide you with all the products and services you would usually find in a major bank. From everyday saving and investment accounts, to credit cards, loans, insurance, Internet banking and financial planning.

Switch to FCCS and be better off today!

Become a member. It's as easy as 1, 2, 3.

Anyone can become a member.

1. Use the membership forms available online at www.fccs.com.au.
2. Mail the forms to us or call in to one of our branches or Australia Post Office outlets.
3. We'll get back to you once we have your application to establish your membership.

