

Investments

Looking to make the most out of your money? FCCS has a wide range of high yielding Investment options providing competitive returns.



SUPERFUND MAXIMISER#

Manage your own super with our specially designed savings account for DIY and self-managed super funds. Winner of Money Magazine's 'Best of the Best' three years running; the Superfund Maximiser is perfect for those managing their own super. Access through internet and phone banking only.



FIXED TERM DEPOSITS

With our Fixed Term Deposit Accounts the interest rate is fixed for the period of investment and interest is paid on maturity. Terms between 3 months to 1 year. FCCS Term Deposits are also ideal to invest your DIY and Self Managed Super Funds to lock in a high rate of return.

REGULAR INCOME INVESTMENT ACCOUNTS

If you require a regular monthly income at a competitive interest rate then a Regular Income Investment Account is for you. The interest rate is fixed for the period of investment but your interest is paid monthly rather than on maturity into a separate account to provide regular income for you to use.

	Superfund Maximiser	Fixed Term Deposits	Regular Income Investment
Minimum opening balance	\$1	\$500	\$5000
Deposits/ withdrawals/ Transfers	Transfers only	At Maturity	At Maturity
Redicard	✗	✗	✗
Passbook	✗	✓	✓
Internet / phone banking	✓	View and balance enquiries only	View and balance enquiries only
BPAY	✓	✗	✗
Direct Credit or Debit	Credit Only	✗	✗
Periodical Payments	✓	✗	✗
Statements	Monthly	June and December	June and December
Interest calculation	Calculated daily, paid monthly**	Calculated daily, paid on maturity or annually**	Calculated daily, paid on last day of each month**

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E*TRADE

Make the decision to start investing and we'll make it easy for you! FCCS has teamed up with E*TRADE to simplify buying and selling shares, managed funds, options, warrants, CFDs and ETFs via the internet and phone.

- Simple online solutions that will have you investing in no time.
- E*TRADE has access to a range of independent research providers highly skilled at hunting out opportunities - and you get their insights for free.
- E*TRADE Share Pack is a great new feature, updated on our website weekly. Keep up to date with the latest information so you can make informed decisions.

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.

* The Superfund Maximiser account is not available where two or more parties must sign to transact on the account. Funds are available at call 24 hours a day, 7 days a week. ** Refer to Interest Rate brochure.

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.

