

# Savings



## ACHIEVE SAVER ACCOUNT<sup>+</sup>

The Achieve Saver account encourages you to save for the big purchases and events in your life, from a deposit for your first car to a deposit for your first home and everything in between a bonus rate is payable where a deposit is made and no withdrawals are made in a calendar month.

## iSAVER ACCOUNT<sup>+</sup>

The iSaver internet only account pays a competitive interest rate with funds available 24/7. Plus you can access a special bonus interest rate simply by depositing a minimum of \$200 per month.

## ONLINE SAVER ACCOUNT<sup>\*\*\*</sup>

Our Online Saver Account allows you to earn a high rate of interest and your money is available at call when you need it through internet and phone banking only.

## ACCESS SAVER ACCOUNT

This account is great for those members who wish to earn a high rate of interest and have their funds available at 24 hrs notice. If you want access to your funds whilst still earning interest, this is the account for you.

	Achieve Saver	iSaver	Online Saver	Access Saver
<b>Minimum opening balance</b>	\$1	\$1	\$1	\$1
<b>Deposits/ withdrawals/ Transfers</b>	1 free withdrawal is permitted per month*	Via internet only	Transfers only to linked FCCS Access Account*	24hrs Notice*
<b>Redicard</b>	✗	✗	✗	✗
<b>Passbook</b>	✗	✗	✗	✗
<b>Internet / phone banking</b>	✓	Internet only	✓	✓
<b>BPAY</b>	✗	✓	✓	✗
<b>Direct Credit or Debit</b>	Credit Only	Credit Only	Credit Only	Credit Only
<b>Periodical Payments</b>	✗	✓	✓	✗
<b>Statements</b>	Monthly	Monthly	Monthly	Monthly
<b>Interest calculation</b>	Calculated daily, paid Monthly**	Calculated daily, paid Monthly**	Calculated daily, paid Monthly**	Calculated daily, paid Monthly**

## CHRISTMAS CLUB ACCOUNT

A Christmas Club Account is a great way to save for Christmas. Your funds are only available from the third Monday in November to 27 December to remove the temptation of spending prior to Christmas.



## FEE FREE BANKING

### 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.

+ For members over 18 years

\*\*\* The Online Saver is not available where two or more parties must sign to transact on the account. An FCCS linked transaction account with an authority to sweep (transfer) funds in the event of an over drawn balance is required.

## 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](http://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.

