

Everyday Banking Fees and Charges

Transaction Fees

EECU charges fees to recoup some of the significant costs incurred with providing transaction services. We offer a range of simple transaction plans with fee rebates structured to give financial recognition to members who support EECU in the form of loans or deposit accounts, or for those members who have limited capacity to meet the cost of transactions. Fees are charged to the member's Access Plus (S1) account at the end of each month. When determining eligibility for fee rebates, total savings and loan balances are calculated using the opening balances on the first day of the month.

Service Fees

EECU charges fees for provision of some special services to members, where it would be inequitable for all members to subsidise an expensive service used by a limited number of members. Costs to EECU can be due to expenses incurred by EECU. A service fee is charged at the time you use the service and is listed separately in your statement. (Note: Service fees for SMS Account Alerts and Token Keys are charged at the end of each month). Certain service fees are waived for members aged under 21.

Exception Fees

EECU charges fees for some 'exception' transactions where costs are incurred from our service providers (such as banks) and/or where significant staff time is involved in dealing with the matter. The fee charged by EECU is less than or equal to the costs incurred in providing the service.

Member Categories

Personal

Personal plans are available for -

- adults;
- children (persons under 18 years of age);
- personal superannuation funds;
- family trusts; and
- unincorporated associations
e.g. a work based football tipping club.

Refer to the personal plan section to choose the plan that best suits your needs - for a flat monthly fee you can transact as you want.

Business

Business plan is available for -

- companies;
- incorporated bodies;
- partnerships;
- registered business names;
- corporate superannuation funds; and
- formal trusts (excluding family trusts).

Fee Plan Options

Personal Plans

Choose an option which is suitable for you -

Investor	is designed for members who invest with EECU, but do not transact using EECU transaction cards (Visa Debit or rediCARD).
Direct Access	is designed for members who want a transaction card and prefer to manage their accounts electronically.
Branch Access	is for Gippsland members who want a transaction card but also want to transact at the Sale office on a regular basis.

Details of your current transaction plan are included on your periodic statement. You can change plans at any time by calling us on 1300 65 3328. The change will be effective for the month in which the request is made and will be reflected in your next statement.

Transaction Fee Rebates

Fee Rebate - Personal and Business

Rebate of plan fee of \$5.00 per month per first named account holder where there is -

- a mortgage loan (home or investment); or
- a rebate balance of \$25,000 or more which is the total balance of your:
 - deposit accounts (S & I) (excludes Direct Saver S10); and
 - non-mortgage loans: personal loans and overdrafts

Fee Rebate – Limited Personal Only

Rebate of plan fee of up to \$7.00 per month per first named account holder where you -

- are aged under 21, or are full-time student at an Australian institution (annual renewal required before 31 March each year); or
- receive a mobility allowance or a Disability Support, Australian Aged or War Veterans pension which is directly credited to EECU accounts.

Tips for Managing your Transaction Fees

There are several ways to reduce your transaction fees. The most obvious way is to consolidate your banking with EECU so that you enjoy a fee rebate under the EECU Transaction Fee Plans.

You might also consider these suggestions -

- Obtain cash when purchasing with EFTPOS.
- Where possible use EECU rediATMs located at either Melbourne or Sale office or other rediATMs located throughout Australia. To locate your nearest ATM in rediATM network we provide locator guides via our
 - Website
 - SMS
 - iPhone app

Refer to the ATM network page on our website for more information on these facilities.

- Reduce your total Direct Charge fees by making larger planned withdrawals when using ATMs other than rediATMs.
- Avoid cash advances using Visa at a bank.
- When overseas, try to pay for most purchases with your Visa Debit card. If you need local currency, consider taking a Cash Passport card with you (available from EECU).
- Minimise late payment fees by paying regular bills via Direct Debit (payments are automatic).
- Transfer funds or pay bills by Internet or Telephone banking.

Transaction Fee Plans (effective from 1 September 2009)

✓ = Unlimited transactions and services per month	Personal Plans			Business Plan
	Investor	Direct Access	Branch Access ¹	Business
Plan fee per month	\$0.00	\$5.00	\$7.00	\$7.00
Facilities				
Access card	<i>Visa Debit card or rediCARD</i>	–	✓	✓
Internet banking	<i>Netlink</i>	✓	✓	✓
Telephone banking	<i>Telelink</i>	✓	✓	✓
Regular statements		free	free	free
Deposits				
Direct credits	<i>Includes payroll</i>	✓	✓	✓
Cash or cheque ²	<i>EECU office</i>	✓	✓	\$2.50 ⁴
Cash or cheque ³	<i>National Australia Bank branches</i>	✓	✓	\$5.00 ⁴
Cash Withdrawals				
EFTPOS with cash		–	✓	✓
ATMs - EECU, other rediATMs		–	✓	✓
ATMs - Other Australian	<i>Excluding rediATM</i>	–	Direct Charge	Direct Charge
ATMs - Overseas	<i>Displaying Visa or Visa Plus logo</i>	–	\$5.00	\$5.00
EECU Sale office	<i>Over the counter</i>	\$2.50 ⁴	\$2.50 ⁴	✓
Visa cash advances	<i>Australia or Overseas</i>	–	\$5.00	\$5.00
Purchases or Payments				
EFTPOS, no cash	<i>Purchase</i>	–	✓	✓
Visa Debit 'press credit'	<i>Purchases or payments</i>	–	✓	✓
BPAY®	<i>Payment</i>	✓	✓	✓
Direct debit	<i>Payment</i>	✓	✓	✓
Periodic payments	<i>To other Australian financial institutions</i>	\$1.00	\$1.00	\$1.00
Transfers				
EECU internal	<i>Netlink, Telelink or periodic payment</i>	✓	✓	✓
External - to other Australian financial institutions	<i>Netlink only</i>	✓	✓	✓
Loan redraw	<i>Netlink, Telelink</i>	✓	✓	✓
Table notes				
¹ Branch access available at Sale office only		³ Only \$A cash and cheques accepted		
² \$A cheques only. Fee applies for other cheques (see Service Fees)		⁴ Per transaction		

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Important Information

The fees and charges brochure should be read in conjunction with the Everyday Banking General Information and Terms and Conditions brochures, available from our website or an EECU office.

EECU reserves the right to change any of the fees and charges detailed in this brochure and refers members to the Variation of Terms and Conditions section of the General Information and Terms and Conditions brochures. Members will be notified in writing in accordance with the relevant terms and conditions in the event of any change.

Service Fees (effective from 21 July 2009)

Visa Debit/rediCARD	fee
Replacement in Australia*	\$25.00
Replacement overseas [#]	
– Standard	\$25.00
– Emergency	\$250.00
Copy or retrieval of Visa voucher	\$30.00
Manual processing of Visa transaction (eg. expired card)	\$10.00

Cash Withdrawals	fee
Emergency withdrawal at other Australian credit union*	\$10.00

Deposits	fee
Coin counting	
– Bagged over \$100.00	\$2.00
– Unbagged over \$100.00	\$5.00
Special clearance of deposited cheque	\$20.00
Electronic deposit (Swift)	\$12.00
Foreign cash* over \$20.00 AUD	\$5.00
Foreign currency cheques or drafts*	
– Recourse under \$20.00 AUD	\$5.00
– Recourse over \$20.00 AUD	\$15.00
– On collection	\$50.00
Travellers Cheques	
– Travelex over \$20.00 AUD	\$5.00
– Other	\$15.00

Direct Entry - Debits	fee
Direct entry/EFT investigation, traces or recalls	\$25.00

Transfers	fee
To/from accounts - staff assisted*	\$2.50
Electronic (swift) - new fee, effective 1 Sep 2010	\$12.00

Document Retrieval	fee
Copy of statement	\$5.00
Copy of transaction listing from EECU system	\$2.00
National Australia Bank voucher retrieval*	\$25.00

Other Fees	fee
Audit Request - Balance confirmation	\$40.00
Company/Business Name search	\$40.00
SMS Account Alerts message	\$0.25
Security Validation – Token Keys	
– Initial Token Key	\$25.00
– Token Key service fee per month	\$1.00
– First replacement Token Key within 12 months of 1st issue	Free
– Subsequent replacement Token Key within 12 months	\$25.00

* Exemption applies for members under 21 years of age for standard rediCARD replacement only.

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Exception Fees (effective from 4 November 2009)

Direct Entry	fee
Dishonour	\$9.00
Insufficient funds, but paid by EECU	\$9.00
Direct debits received through the member chequing system (incorrect BSB number)	\$9.00

Deposits	fee
Dishonour of foreign currency cheque	\$9.00
Dishonour of Quick Deposit	\$9.00

Other	fee
Non-approved overdraft or exceeding overdraft limit by more than \$100	\$9.00

How to Avoid or Minimise Service & Exception Fees

Account Management

- Have your salary credited to the same account as the one which has your direct debits or personal cheques.
- Consolidate your accounts to keep track of your funds more easily.
- Use Netlink – Internet Banking or Telelink – Telephone Banking services to hear account balances or transfer funds and avoid dishonour and overdrawn account fees.
- Apply for an overdraft facility to cover 'accidental' over limit incidents.

Direct Debits

- For direct debits you can establish an account hierarchy where the system will check for available funds in several accounts, in the priority you nominate.

General Advice

- Keep your plastic cards in a secure place and away from magnets (which damage them) to avoid card replacement fees.
- Retain your statements for taxation purposes as fees apply for replacements.

EECU Limited

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