

Saving

Are you looking for a saving account with...

- High interest, and
- The option of a wide range of features?

EECU offers a complete range of saving accounts.

At-Call Saving Accounts

Even when you're saving, you may want your funds to be readily available. EECU provides a comprehensive range of high-performing saving accounts with at-call access.

These include:

- **Cash Management (S9)**
- **Bonus Target Saver (S6)**
- **Direct Saver (S10)**
- **Negotiated Deposit (S8)**

Funds in EECU saving accounts are at-call, except the S8 account which requires 24 hours notice. Internet and telephone banking facilities are provided and most accounts offer you the option to organise your funds with 'sub-accounts' which you can even name eg. S9.1 Holiday Saving. Most accounts offer a wide range of deposit facilities including deposits of cash or cheques at EECU offices and branches of the National Australia Bank.

Full details of the accounts are provided overleaf.

Term Deposit Accounts

If you want a high interest rate and don't need your funds for a period of time, consider going a step beyond at-call saving with an EECU term deposit.

These include:

- **Classic Term Deposit**
- **Regular Income Term Deposit**
- **SMSF and Family Trust Term Deposits (Classic & Regular Income)**

You can take out a term deposit with EECU in the knowledge that we are committed to paying interest rates that are consistently above average. In addition EECU offers a special access feature – on each term deposit you get one penalty-free withdrawal of up to 25% of the principal providing 6 months of the term has elapsed.

You have the choice of a Classic term deposit, with interest at maturity or 12 months if the term is longer than 12 months, or a term deposit with regular monthly interest payments. Terms range from 1 up to 24 months and the amount can be as low as \$1,000 for the Classic term deposit.

Full details of the accounts are provided overleaf.



Saving Accounts - Key Features

■ Cash Management (S9)

The Cash Management (S9) account is a high interest account with a comprehensive range of features and facilities designed to help you manage your money.

- Automatic sweep facility available - leave the bulk of your funds in your Cash Management (S9) account and retain a minimum balance in your Access Plus (S1) account to meet cash or payment needs.
- Wide choice of payment facilities, including BPAY® and direct debit.

■ Direct Saver (S10)

The Direct Saver (S10) account is a member-managed saving account with a limited number of features, but paying a highly competitive rate of interest.

- Interest is calculated on the daily balance and paid monthly at the end of the month.
- Because this account is a self-managed account, funds can generally only be accessed directly by the member, via *Netlink* or *Telelink*. You must transfer funds to a transactional account, such as Access Plus (S1) or Cash Management (S9) when funds are required for a transaction.

■ Bonus Target Saver (S6)

The Bonus Target Saver (S6) account is designed to help you save for those special items.

- Bonus interest is paid in addition to your regular interest when deposits totalling at least \$50 and no withdrawals are made in the same month.
- With saving in mind, withdrawal facilities are limited to electronic transfers (*Netlink*, *Telelink*, *BPAY*) or over the counter at an EECU office.

■ Negotiated Deposit (S8)

If you have funds in excess of \$250,000 to invest but don't want your funds tied up for a fixed period, you may prefer a Negotiated Deposit (S8) account.

- Designed as a high interest account for large amounts which are being kept at-call. (Note: 24 hours notice is required for large withdrawals from this account).
- If the balance of your Negotiated Deposit (S8) account falls below \$250,000, the applicable interest rate is that which applies to the Direct Saver (S10) account.

Account Facilities

Features	Cash Management (S9)	Bonus Target Saver (S6)	Direct Saver (S10)	Negotiated Deposit (S8)
Minimum balance	n/a	n/a	n/a	\$250,000
Funds availability	At call	At call	At call	24 hr notice
Special Features				
Balances included for transaction fee plan rebates	✓	✓	-	✓
Sub-accounts available, including names	up to 6	up to 2	up to 2	-
Sweep-automatic to Access Plus (S1)	✓	-	-	-
rediATM access	✓	-	-	-
Available where 2 or more to sign on an account	✓	✓	-	✓
Interest				
Balance used for interest calculation	Daily	Daily	Daily	Daily
Payment frequency	Quarterly	Monthly	Monthly	Monthly
Rate structure	Tiered	Tiered & Bonus	Tiered	Tiered
Remote Access				
Internet banking	✓	✓	✓	✓ (non-tran)
Telephone banking	✓	✓	✓	✓ (non-tran)
Deposits				
EECU Office	✓	✓	✓	✓
Direct credit	✓	✓	✓	-
Quick deposit	✓	✓	-	-
Via National Australia Bank	✓	✓	-	✓
Payment/Purchases				
BPAY	✓	✓	-	-
Direct debit	✓	-	-	-
Periodic payment	✓	-	-	-
Withdrawal - EECU office	✓	✓	-	✓

Term Deposits - Key Features

Classic Term Deposit

Invest funds for a fixed period of time at a competitive rate that is fixed for the entire term of the deposit.

- Invest from amounts as low as \$1,000.
- Terms available from 1 month through to 24 months.

Regular Income Term Deposit

If you want a regular income stream, a Regular Income Term Deposit will pay you interest each month at a competitive rate that is fixed for the term of the deposit.

- Minimum deposit of \$25,000.
- Terms available are 6, 12 and 24 months.

SMSF and Family Trust Term Deposit

Invest amounts of \$100,000 or more in a term deposit for your Self Managed Superannuation Fund or Family Trust and receive a special rate of interest.

- Above average interest rates paid.
- Choice of Classic or Regular Income term deposit.
- Terms available from 3 months through to 24 months for Classic and 6, 12 and 24 months for Regular Income.

Account Facilities

Features	Classic Term Deposit	Regular Income Term Deposit	Self-Managed Superannuation Funds & Family Trusts Only	
			Classic Term Deposit	Regular Income Term Deposit
Minimum balance	\$1,000	\$25,000	\$100,000	\$100,000
Funds availability	End of term	End of term	End of term	End of term
Terms available	1 to 24 mths	6, 12 & 24 mths	3 to 24 mths	6, 12 & 24 mths
Special Features				
Balances included for transaction fee plan rebates	✓	✓	✓	✓
Access-penalty free	One, up to 25% after 6 mths	One, up to 25% after 6 mths	One, up to 25% after 6 mths	One, up to 25% after 6 mths
Interest				
Balance used for interest calculation	Daily	Daily	Daily	Daily
Payment frequency	At maturity, or 12 mths if term more than 12 mths	Monthly	At maturity, or 12 mths if term more than 12 mths	Monthly
Rate structure	Tiered	Tiered	Tiered	Tiered
Remote Access (Non-transactional)				
Internet banking	✓	✓	✓	✓
Telephone banking	✓	✓	✓	✓

Term Deposit Accounts – Information you should know

- At maturity, unless you advise us otherwise, we will re-invest your funds for the same terms and conditions in a new fixed term deposit at the interest rate applicable on the day of re-investment.
- If you redeem funds before the agreed maturity date (and the penalty free withdrawal does not apply) we will charge a 2% interest penalty on the amount withdrawn.

General information

Terms and Conditions

This brochure should be read in conjunction with the Terms and Conditions brochure for Savings.

Fees and charges

Fees and charges may apply, please refer to the Fees and charges brochure.

Other

Any advice contained in this information brochure is of a general nature only and has not taken your personal situation into account. You should refer to the EECU Financial Services Guide, General Information and Terms and Condition brochures to decide if a product is right for you. Full details are available at eecu.com.au or from an EECU office. Products are issued by EECU Limited.

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