

SOUTH WEST SLOPES CREDIT UNION LIMITED

ABN 80 087 650 673 ----- Australian Financial Services Licence No 240712

Summary of Accounts & Availability of Access Facilities Current as at: 1st October 2008

This document must be read together with the South West Slopes Credit Union "Conditions of Use" and the "Fees & Charges & Transaction Limits". Together these form the Conditions of Use for the South West Slopes Credit Union Account & Access Facilities.

<i>Account</i>	<i>Minimum Opening Deposit (+ \$10 share required to open all new accounts)</i>	<i>Funds available at call</i>	<i>Cheque Book</i>	<i>EFTPOS/ATM access Visa Card or Redicard</i>	<i>Home Banking via Internet or Telephone</i>	<i>Direct Entry (Credit or Debit)</i>	<i>EPAY, BPAY Bill paying service</i>
<i>Savings Account - S1-S3</i>	\$0.00	✓	✓	✓	✓	✓	✓
<i>Special Savings Account - S4</i>	\$0.00	✓	X	X	✓	✓	✓
<i>Christmas Club Account S5</i>	\$0.00	See Note 1	X	X	See Note 1	✓ (Credits only)	X
<i>Members under 18 / Teenagers Savings Account- S6</i>	\$0.00	✓	X	See Note 4 ✓	✓	✓	✓
<i>7 Day Notice Account - S7</i>	\$0.00	See Note 2	X	X	✓	✓	✓
<i>Members under 13 / Super Saver Account- S8</i>	\$0.00	✓	X	See Note 4 ✓	✓	✓	✓
<i>Superannuation Fund Accounts S9-</i>	\$0.00	✓	✓	See Note 4 ✓	✓	✓	✓
<i>Term Deposits</i>	\$500.00	See Note 3	X	X	X	X	X

- Note 1:** The funds will be transferred to your savings account on maturity (30 November). We do not allow withdrawals from the Christmas Club account. If you do require the funds prior to maturity the facility must be closed. After maturity the Christmas Club account can be re-opened.
- Note 2:** 7 days notice must be given to withdraw any funds. We may allow early withdrawal at our absolute discretion.
- Note 3:** Withdrawal only at maturity. We may allow early withdrawal at our absolute discretion eg: in cases of hardship or special need. We may also reduce the interest or charge a fee. Interest will be paid on maturity or at monthly intervals to a specified savings account. On maturity, the term deposit will be re-invested with interest, unless we have been notified otherwise. Maturity instructions may be given at the time of investment.
- Note 4:** Visa not available.