

Products no longer offered

Summary of Accounts, Availability of Access Facilities & Transaction Limits

Account type	Money Market S10	Student Starter S13	NBCU Visa S75	Standard Offset Savings S96	Specified Savings S72	Christmas Saver S5	Bonus Saver S9	Access S7	Retirement Plus S14 (Note 5)
Account eligibility	Products no longer offered for new accounts								

Daily Account Transaction Limits									
Minimum Opening Deposit	\$5,000	\$0	n/a	\$0	\$1	\$0	\$0	\$0	\$0
Store Cash Withdrawal – Note 1	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
ATM Withdrawal/EFTPOS transactions (card not present)	n/a	\$1,000	\$1,000	n/a	n/a	n/a	n/a	\$1,000	\$1,000
Internet External Transfers – Note 2	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500

Available Access Facilities									
Funds Available at-call	✓	✓	✓	✓	✓	Note 3	✓	✓	✓
Store Access	✓	✓	✓	✓	✓	✓	✓	✓	✓
Visa Card	X	✓	✓	X	X	X	X	✓	✓
Internet Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Credits	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Debits/PayTo	✓	✓	✓	X	✓	Note 3	X	✓	✓
Periodical Payment (debits)	✓	✓	✓	✓	✓	X	X	✓	✓
BPAY Bill Paying Service	✓	✓	✓	✓	✓	Note 3	X	✓	✓
Bank@Post	X	✓	✓	X	X	X	X	✓	✓

Interest									
Method of Calculation	Daily balance*	n/a	n/a	Daily balance*	Daily balance*	Daily balance*	Daily balance*	n/a	Daily balance*
Tiered Interest Rate	✓ Rate paid on highest tier bal.	x	n/a	x	✓ Rates paid on each tier bal.	✓ Interest paid on bal up to \$100,000.	X	X	✓ Rates paid on each tier bal.
Payment Frequency	Last day Mar, Jun, Sep & Dec.	n/a	n/a	Offset to loan interest	Bi-annual Jun, Dec	Last day October	Last day monthly Note 4	n/a	Last day Mar, Jun, Sep & Dec.

*If closing your account, interest for the month will be calculated on the balance as at the end of the previous day.

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Additional account conditions

Note 1	Cash withdrawals greater than \$5,000 per day, per member, require at least 24 hours' notice. Personal Account third party authorities (Authority to Operate) are limited to \$2,000 per day. We reserve the right to limit cash withdrawals over daily limits to amounts deemed reasonable by Community First.
Note 2	You may increase your Internet External Transfer limit to a higher amount. To do this, please contact us.
Note 3	Christmas Saver allows at-call withdrawal between 1 November & 31 January. Early withdrawal will incur a fee(s) and may result in the closure of the account.
Note 4	Bonus Saver account pays a base interest and, subject to eligibility, bonus interest. Bonus interest will be paid if the following criteria are all satisfied: • One deposit no less than the minimum amount of \$20 is made by 6pm on the last day of the month AEST/AEDT (you can make as many deposits for as much as you like throughout the month, but one deposit must be the minimum amount or over to satisfy this part of the bonus criteria); and • No withdrawals in the month, and • Your account is in credit at all times (i.e. your account must not be overdrawn at any time during the month, including during a day, or when the balance is carried forward from the previous month). The bonus interest is calculated daily and paid monthly in addition to the base interest earned on the account.
Note 5	Retirement Plus account is only available to individual members aged 55 and over.