Products no longer offered - Summary of Accounts, Availability of Access Facilities & Transaction Limits

Effective 18 February 2026
This document must be read together with Illawarra Credit Union Account & Access Facility Terms and Conditions and the Fees and Charges schedule.

Account		ICU Everyday Student (S23) Note 6, 13	ICU Bucket (S59) Note 14	ICU Wildlife Bonus Saver (S57) Note 9	ICU Term Deposits (I1 & I2) Note 4	ICU Online Saver (S12) Note 6	ICU Bonus Saver (S3) Note 6, 10	ICU 100% Offset (S60) Note 7, 12	ICU PL Offset (S61) Note 11, 12	Everyday Business (S90, S91, S93, S94)	Cash Management (S58) Note 15
		Products no longer offered for new accounts									
Available Access Facilities											
Funds available at-call		✓	✓	✓	Note 4	✓	✓	✓	✓	✓	✓
Interest (Note 1)		Type B	n/a	Type F	Type E	Type B	Type F	Type G	Type G	Type A	Type D
EFTPOS/ATM Visa Debit (Note 5)		✓	x	x	x	x	x	✓	✓	✓	x
Internet and Mobile Banking		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
BPAY®/Pay Anyone (Note 5)		✓	x	x	x	x	x	✓	✓	✓	✓
Osko®	Incoming payments	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Outgoing payments	$5,000	x	x	x	x	x	$5,000	$5,000	$5,000	$5,000
Direct Debit		✓	x	x	x	x	x	✓	✓	✓	x
Direct Credit		✓	✓	✓	x	✓	✓	✓	✓	✓	✓
PayID ®		✓	✓	✓	x	✓	✓	✓	✓	✓	✓
Daily Cash Withdrawal limit		$2,015	x	x	x	x	x	$2,015	$2,015	$2,015	x
Daily Purchase limit		$2,015	x	x	x	x	x	$2,015	$2,015	$2,015	x
Daily Total limit (combination of cash withdrawals and purchases up to each individual limit)		$2,015	x	x	x	x	x	$2,015	$2,015	$2,015	x
Daily Contactless limit		$2,015	x	x	x	x	x	$2,015	$2,015	$2,015	x
Daily International Transaction limit		$5,000	x	x	x	x	x	$5,000	$5,000	$5,000	$5,000
Osko payment limit		$5,000	x	x	x	x	x	$5,000	$5,000	$5,000	$5,000
BPAY limit		$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000
External transfers (a higher limit may be considered upon request)		$5,000	x	x	x	x	x	$5,000	$5,000	$5,000	$5,000

Community First Credit Union Ltd | ABN 80 087 649 938 AFSL/Australian credit licence 231204 | Operating as Community First Bank | Illawarra Credit Union is a division of Community First Credit Union Limited | PO Box 98 Lidcombe NSW 1825.

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Additional account conditions

1. Interest calculations and when interest is credited:

Type A	Calculated daily on closing credit balance, credited 30 June & 31 December.
Type B	Calculated daily on closing credit tier balance, credited 31 March, 30 June, 30 September & 31 December.
Type C	Calculated daily on closing credit balance, credited 31 October.
Type D	Calculated daily on closing credit balance, credited 31 March, 30 June, 30 September & 31 December.
Type E	Calculated daily on closing credit balance, credited monthly, or at maturity depending on option chosen at date of investment; other than on maturity, interest is credited to your Everyday account.
Type F	Calculated daily on closing credit balance, credited at month end.
Type G	No interest will accrue on credit balances even if the credit balance is greater than the balance owing on the linked loan account or if the loan is repaid.

2. A minimum balance of $500 must be maintained.
3. Withdrawal period between 1 November and 31 January. Withdrawals outside this period will be charged a fee. Please refer to our Fees and Charges brochure.
4. Able to be withdrawn at maturity. To withdraw your term deposit before maturity, thirty-one days' notice must be provided for deposits. We may also reduce the interest to nil. Early redemption penalties apply. Normally, we will ask you when making your term deposit what you want to happen on maturity. At maturity, we will automatically re-invest your term deposit in the same type of term deposit as you originally chose unless you have contacted us within 14 days of the maturity date to request to withdraw your term deposit or make a change.
5. An age limitation of 12 years of age applies to Visa cards, BPAY ® and Pay Anyone (if the Credit Union permits).
6. No account-keeping fee applies. However, other Fees and Charges apply. For more information, refer to the Fees and Charges brochure for retired products.
7. Housing or investment loan members are entitled to one Fee Free Transaction account. No account keeping fee apply, however other Fees and Charges apply. For more information refer to the Fees and Charges brochure for retired products.
8. Internet Banking is limited to view-only access.
9. No account-keeping fees applies. For more information, refer to the Fees and Charges brochure. Bonus interest will be paid when you make deposits of $10 or greater per month and no withdrawals are made in the calendar month. See out Retire Product Interest Rate brochure. Bonus interest will not apply in the month the account is closed.
10. Bonus interest will be paid when you make deposits of $100 or greater per month and no withdrawals are made in the calendar month. See our interest rate brochure. Bonus interest will not apply in the month the account is closed.
11. This product can only be opened as part of the Online Personal Loan Package.
12. If the Offset Account (100% Offset or PL Offset) ceases to be linked to an eligible loan account, or for the PL Offset Account if you cease to meet the eligibility criteria for the Online Personal Loan Package, then we will convert the Offset Account to an Everyday Account, which has a monthly account keeping fee. See our Fees and Charges brochure for details of current fees.
13. An age limitation of up to 23 years applies to this product, after which the product will revert to an Everyday account.
14. To be eligible for the product, customers must hold an Everyday Student, Everyday, or Everyday Plus transaction account. If no transaction account is held, the Bucket account will be switched to an Everyday account.
15. To be eligible for this product, customers must hold an Everyday Student, Everyday Plus, or Everyday Business transaction account. If no transaction account is held, an Everyday or Everyday Business account will be opened.

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