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

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 S4 (Note 5)
Account eligibility	Products no longer offered for new accounts								
Daily Account Transaction Limits									
Store Cash Withdrawal – Note 1	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000	$2,000
Daily Cash Withdrawal limit	n/a	$2,015	$2,015	n/a	n/a	n/a	n/a	$2,015	$2,015
Daily Purchase limit (such as Visa & EFTPOS)	n/a	$2,015	$2,015	n/a	n/a	n/a	n/a	$2,015	$2,015
Daily Total limit^	n/a	$2,015	$2,015	n/a	n/a	n/a	n/a	$2,015	$2,015
Daily Contactless limit	n/a	$2,015	$2,015	n/a	n/a	n/a	n/a	$2,015	$2,015
Daily International Transaction limit	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
Osko payment limit	$5,000	$5,000	$5,000	$5,000	$5,000	$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
External Transfers – Note 2	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
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. ^Combination of cash withdrawals and purchases up to each individual limit.

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Account type	ICU Everyday Student S23 (Note 9, 15)	ICU Bucket S59 (Note 16)	ICU Wildlife Bonus Saver S57 (Note 11)	ICU Term Deposits I1 & I2 (Note 7)	ICU Online Saver S12 (Note 9)	ICU Bonus Saver S3 (Note 9, 12)	ICU 100% Offset S60 (Note 10, 14)	ICU PL Offset S61 (Note 13, 14)	Everyday Business S90, S91, S93, S94	Cash Management S58 (Note 6 & 17)
Account eligibility	Products no longer offered for new accounts									
Daily Account Transaction Limits										
Store Cash Withdrawal – Note 1	$2,000	$2,000	$2,000	n/a	n/a	$2,000	$2,000	$2,000	$2,000	$2,000
Daily Cash Withdrawal limit	$2,015	n/a	n/a	n/a	n/a	n/a	$2,015	$2,015	$2,015	n/a
Daily Purchase limit (such as Visa & EFTPOS)	$2,015	n/a	n/a	n/a	n/a	n/a	$2,015	$2,015	$2,015	n/a
Daily Total limit^	$2,015	n/a	n/a	n/a	n/a	n/a	$2,015	$2,015	$2,015	n/a
Daily Contactless limit	$2,015	n/a	n/a	n/a	n/a	n/a	$2,015	$2,015	$2,015	n/a
Daily International Transaction limit	$5,000	n/a	n/a	n/a	n/a	n/a	$5,000	$5,000	$5,000	$5,000
Osko payment limit	$5,000	n/a	n/a	n/a	n/a	n/a	$5,000	$5,000	$5,000	$5,000
BPAY limit	$10,000	$10,000	$10,000	n/a	$10,000	$10,000	$10,000	$10,000	$10,000	$10,000
External Transfers – Note 2	$5,000	n/a	n/a	n/a	n/a	n/a	$5,000	$5,000	$5,000	$5,000
Available Access Facilities										
Funds Available at-call	✓	✓	✓	Note 7	✓	✓	✓	✓	✓	✓
Store Access	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Visa Card	✓	X	Note 8	x	x	x	✓	✓	✓	X
Internet Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Credits	✓	✓	✓	x	✓	✓	✓	✓	✓	✓
Direct Debits/PayTo	✓	X	x	x	x	x	✓	✓	✓	X
Periodical Payment (debits)	✓	X	x	x	x	x	✓	✓	✓	X
BPAY Bill Paying Service	✓	X	x	x	x	x	✓	✓	✓	✓
Bank@Post	✓	X	Note 8	x	x	x	✓	✓	✓	X
Interest										
Method of Calculation	Daily balance	n/a	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance	Daily balance
Tiered Interest Rate	Rate paid on closing credit tier balance	x	Rate paid on closing credit balance	x	Rate paid on closing credit tier balance	Rate paid on closing credit balance	x	x	Rate paid on closing credit balance	Rate paid on closing credit balance
Payment Frequency	Last day Mar, Jun, Sep & Dec.	n/a	Last day monthly	Monthly, annually or maturity	Last day Mar, Jun, Sep & Dec.	Last day monthly	Offset to loan interest	Offset to loan interest	Last day Jun & Dec	Last day Mar, Jun, Sep & Dec

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Additional account conditions

Note 1	Cash withdrawals greater than $5,000 per day, per member, require at least 3 business days' 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.
Note 6	A minimum balance of $500 must be maintained.
Note 7	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.
Note 8	An age limitation of 12 years of age applies to Visa cards, BPAY ® and Pay Anyone (if the Credit Union permits).
Note 9	No account-keeping fee applies. However, other Fees and Charges apply. For more information, refer to the Fees and Charges brochure for retired products.
Note 10	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.
Note 11	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.
Note 12	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.
Note 13	This product can only be opened as part of the Online Personal Loan Package.
Note 14	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.
Note 15	An age limitation of up to 23 years applies to this product, after which the product will revert to an Everyday account.
Note 16	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.
Note 17	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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