




FEES AND CHARGES AND TRANSACTION LIMITS

This Document should be read together with The Community Mutual Group Accounts and Access Facilities Conditions of Use and the Summary Of Accounts and Availability of Access Facilities.

Effective from 1 September 2010.

HOW TO CONTACT US

Visit us at any of our branches – visit our website at www.communitymutual.com.au for our branch details

	Phone us on 132067
	Write to us at P O Box U631 University of New England Armidale NSW 2351
	Fax us on 02 67760430

the
community **mutual**
group



New England Mutual - Hunter Mutual - Orana Mutual

The Community Mutual Group, Hunter Mutual, New England Mutual and Orana Mutual are trading names of
New England Credit Union Ltd ABN 21 087 650 360 Australian Financial Services Licence 241167

TRANSACTION FEES

Members may conduct any combination of ATM, EFTPOS and over the counter withdrawals each month, with the number of free transactions depending on the member's combined Monthly Membership Balance*. The combined number of free ATM, EFTPOS and over the counter transactions that applies to each balance range is shown below:

Monthly Membership Balance	Combined number of free ATM, EFTPOS and over the counter withdrawals
\$0 to \$2,000	6
\$2,000 to \$5,000	12
\$5,000 and over	Unlimited

Once the combined number of ATM, EFTPOS and over the counter withdrawals has been reached during any given month, all excess transactions are charged at \$1.25 per transaction. Transaction fees are charged monthly.

In addition to the above, each member will also receive the following each month:

- 2 free balance enquiries and declined transactions at ATMs and point of sale (EFTPOS), following that a fee of \$0.75 per transaction will apply.
- 10 free cheque deposits per membership, following that a \$0.50 fee per cheque deposited will apply.
- 4 free SMS Alerts per month, following that a fee of \$0.25 per SMS Alert will apply.

* The Monthly Membership Balance is calculated by adding together the minimum savings, investment and lending balances held in the membership during the course of the month. The Your Choice VISA credit card balance is not taken into account in assessing the Monthly Membership Balance

HINTS TO HELP YOU AVOID OR MINIMISE TRANSACTION FEES

By modifying the way you use your Community Mutual Group accounts you can minimise or even avoid transaction fees:

- Plan your transactions each week to reduce the frequency of your withdrawals.
- Instead of making small, frequent withdrawals, plan fewer, larger withdrawals.
- Where possible, withdraw cash when making an EFTPOS purchase rather than using ATMs as an EFTPOS purchase and withdrawal made together count as one transaction.
- Request a receipt during your ATM transaction to confirm the available balance in your account.
- When using your VISA Access card to make purchases at EFTPOS outlets, use the 'CR' button if no cash out is required.
- Consolidate accounts and loans from other financial institutions to your accounts at The Community Mutual Group.

CHEQUE BOOKS

A fee of \$0.40 per cheque leaf will be charged when cheque books are ordered.

COUNTER CHEQUES

All counter cheques attract a \$2.25 fee.

BANK CHEQUES*

Bank cheque withdrawals attract an \$11.00 fee.

PERIODICAL PAYMENTS

All external periodical payment transactions attract a \$2.25 fee.

EFT TRANSFERS TO OTHER FINANCIAL INSTITUTIONS

All transfers to other institutions (except member generated Internet Banking transfers) attract a \$2.25 fee.

BILL PAYMENT SERVICE ON SWIFT ACCESS AND WEB ACCESS

A \$2.25 fee is charged per cheque sent. This does not apply to BPAY transactions.

BPAY ADVICE FEE

A fee of \$12.50 is charged when the credit union advises the member that a Forward Dated Payment has not been made due to insufficient funds.

REFERRAL FEE

A fee of \$12.50 is charged on savings accounts and overdrafts when:

- You make a withdrawal by cheque, ATM, EFTPOS, internet or telephone banking transaction or any other access method where we allow you to withdraw funds in excess of the available account balance.

EXCEED AVAILABLE BALANCE

If an account becomes overdrawn, penalty interest will be charged at an interest rate 3% above the standard overdraft rate, on the amount that exceeds the available balance. If an account exceeds its credit limit, an interest rate 3% above the standard rate will be charged for each day the account is over the limit.

DISHONOURD PERSONAL CHEQUES

Personal Cheques dishonoured by your Credit Union incur a \$12.50 fee.

DISHONOURD CHEQUE DEPOSITS*

When cheques are deposited to an account and are subsequently returned by the drawing bank dishonoured, a fee of \$12.50 per cheque applies.

DIRECT DEBIT DISHONOURS*

Where a third party (for example, an insurance company) tries to debit a member's account and there are insufficient funds to cover the debit, a fee of \$12.50 applies.

STOP PAYMENT ON PERSONAL CHEQUES*

A \$4.00 fee is charged where a stop is requested on a cheque. If the cheque is presented with no fraudulent activity involved, a dishonour fee of \$12.50 applies.

STOP PAYMENT OF A COUNTER CHEQUE*

Where a stop payment of a counter cheque is required, a fee of \$4.00 applies.

SPECIAL CLEARANCE ON CHEQUES*

This is a special service requested by members wishing to clear a cheque deposit before the normal 3 working day clearance period. A \$35.00 fee applies to local requests (special service). A \$15.00 fee applies to all other requests.

COPIES OF CHEQUES

Copies of member cheques, corporate cheques or NAB deposits incur a fee of \$10.00, for more than 8 cheques a fee of \$45.00 per hour applies. A fee of \$10.00 applies to the trace of a cheque. Note: A trace will not be done on a cheque less than \$50.00.

TELEGRAPHIC TRANSFERS*

Overseas in country of destination currency	\$30
Overseas in Australian Dollars	\$50
Within Australia	\$35

DEPOSITING FOREIGN CHEQUES*

A fee of \$10.00 applies to each cheque deposited.

TRAVELLERS' CHEQUES

These attract a fee of 1% of the Australian dollar value, with a minimum fee of \$10.00.

CASH PASSPORT

Cash Passport attracts a fee of 1% of the Australian dollar value when the card is purchased. There is also a \$3.75 charge each time a withdrawal is made and when remaining funds are reclaimed through the credit union.

FOREIGN CASH

Foreign cash attracts a fee of 1% of the Australian dollar value, with a minimum fee of \$10.00.

OVERSEAS DRAFTS *

A fee of \$12.50 per draft applies regardless of the amount. A fee of \$25.00 applies to cancel a draft.

EMERGENCY VISA CARD (OVERSEAS USE - 12 MONTHS EXPIRY) AND TEMPORARY VISA CARD (WITHIN AUSTRALIA - 3 MONTHS EXPIRY)*

Should you lose or destroy your Visa Card and require a replacement urgently, a temporary or emergency card is available. This card does not have a magnetic strip and therefore a PIN number cannot be attached, meaning the card may be used for counter transactions only.

Temporary VISA issued within Australia: \$25.00

An Emergency overseas VISA will attract a higher fee. Ask for details of the fee applicable at the time of application.

REPLACEMENT REDICARDS/VISA ACCESS

A \$5.00 fee is charged for the third card supplied. The fourth replacement card and onwards attracts a \$10.00 fee.

VISA CHARGEBACKS*

A fee of \$8.70 will be charged to obtain a copy of a transaction voucher. If a chargeback is performed, a fee of \$10.00 is charged.

INACTIVE ACCOUNT FEE

An Inactive Account fee of \$10.00 will be charged if your account(s) with the Credit Union become inactive. The Inactive Account Fee will be charged annually for each consecutive 12 month period that your account remain inactive.

DOCUMENT SEARCHES

Where the credit union is requested to retrieve documents for the member's purposes, a fee based on a rate of \$45.00 per hour is levied.

DUPLICATE COPIES OF STATEMENTS (FROM MICROFICHE)

Duplicate copies of statements are available. A service fee of \$2.00 and a fee of \$0.50 per page applies.

BULK CASH WITHDRAWAL FEE*

Bulk cash withdrawals in excess of \$5,000 attracts a fee of 0.50% of the cash amount where cash is required to be sourced from a third party supplier.

COMPANY SEARCH FEE *

Memberships opened in the name of a company require a Company Search to be conducted at a cost of \$16.06

CURRENCY CONVERSION FEE FOR OVERSEAS VISA ACCESS CARD AND REDICARD PLUS TRANSACTIONS*

A currency conversion fee for overseas Visa Access Card and Redicard Plus transactions of 2% of the transaction value applies.

Groups marked * contain service fees charged to us, on behalf of members, by other financial institutions or organisations.

TRANSACTION LIMITS

Cash Withdrawals	Daily Transaction Limit	Electronic Transfers	Daily Transaction Limit
Counter withdrawals (without notice)	\$2,000	Swift Access (Telephone Banking)	\$5,000
Visa (ATM and EFTPOS total)	\$1,000	Web Access (Internet Banking) - Internal transfer - External transfer	\$5,000 \$2,000
Redicard (ATM and EFTPOS total)	\$1,000	BPAY	\$5,000

You may be able to negotiate a change in a daily limit to an amount that is acceptable to both the credit union and yourself.

006D/ Sep/10