

Traditional Credit Union Limited
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Date 31 October 2019

TCU is making some changes to our suite of Products / Accounts. These changes will be effective from the 1st December 2019.

A summary of changes are as follows:

Current Accounts	New Accounts	Changes
S1 Everyday Account	S1 Everyday Account	Interest rate increased for balances of \$1000 and over, from 0.01% to 0.50%.
S2 Budget Account	S2 Budget Account	 No \$10 monthly fee if a balance of at least \$250 is held in the account for the entire month. TCU owned ATM declined fee reduced from \$2.00 to Nil
S3 Christmas Club Account	S3 Christmas Club Account	No Change.
S4 Family / Clan Account	S4 Family / Clan / Group Account	Interest rate increased for balances of \$10,000 and over, from 0.01% to 0.05%.
S5 30 Day at Call Account		Account discontinued (effected members advised).
S6 Student Account	S6 Student Account	 Monthly fee reduced from \$5.00 to Nil for members 16 18 years of age.
S7 Loan Saver Account		Account discontinued (effected members advised).
S8 Fee Saver Account		Account discontinued (effected members advised).
	S10 Basic Account	Low cost – electronic access account for recipients of eligible Centrelink payments.
S23 VIP Business Account		Account discontinued (effected members advised).
S24, S25, S26 Business Accounts	S24, S25, S26 Business Accounts	No Change.
S28 Council Account	S28 Benevolent Account	Current members not eligible for a Benevolent Account transferred to relevant Business account
S29 Community Group Account		Account discontinued (effected members advised)
S30 Business Account		Account discontinued (effected members advised)

For full details of all changes please refer to our respective Brochures:

- Interest, Fees and Charges Brochure Personal Savings & Term Deposit Accounts.
- Interest, Fees and Charges Brochure Business Accounts.
- Account Information and Access Facility Terms and Conditions Personal & Business Accounts.