

Date 13 May 2020

TCU has made the following changes to fees and charges for Business and Personal members effective 13 May 2020:

Savings Accounts	Current Fee	Fee as at 13 May 2020
Overdrawn Account fee	\$20.00	Nil
Transfer to other financial institution within Australia (staff assisted)	\$6.00	Nil
Withdrawal against unclear funds		
\$1.00 - \$49.99	\$4.00	Nil
\$50.00 - \$99.99	\$8.00	Nil
\$100.00 and over	\$15.00	Nil
Staff assisted transaction	\$50.00 per hour – Minimum \$6.00	Nil

TCU has made the following changes to interest rates for personal members effective 13 May 2020:

Savings Accounts	Current Debit Interest Rate	Debit Interest Rate as at 13 May 2020
Everyday Account – S1 Budget Account – S2 Christmas Club Account – S3 Family/Clan/Group Account – S4 Student Account – S6	18%	Nil

### Changes to Terms and Conditions

TCU has made Cheque book facilities available to Business Members only, effective 13 May 2020.

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
- Personal & Business Terms and Conditions Brochure