

IMPORTANT NOTICE TO MEMBERS

Laurieton Branch Relocation

We advise that from Monday 29 June our Laurieton Branch will be relocated to new premises at 75 Bold Street, just down the road opposite Bi-Lo (Coles), next door to Potts Davis Duncombe and Camden Haven Travel.

The branch business hours remain unchanged and we invite you to come and visit our friendly staff Monday to Friday from 9am to 5pm and discuss all your financial needs.

Consolidation of Savings Account Types

We advise that we will be streamlining our Savings Account product types by consolidating those Savings Account types that are no longer offered. These Account types will be transferred into a Savings Account type from our current product range that have the same Interest Rate, Conditions and Fees & Charges applicable as the previously promoted savings accounts.

If you currently operate one of the old savings accounts that we are removing as part of this consolidation of old Savings type Accounts, the only change that you will notice is that the old Savings Account will have a new prefix number and title as per the table below.

OLD ACCOUNT TYPE PREFIX		NEW ACCOUNT TYPE PREFIX
S1 – Ordinary On Call	<i>will become</i> ▶▶	S2 – Save More Savings
S4 – Key Investment	<i>will become</i> ▶▶	S2 – Save More Savings
S6 – Better Access	<i>will become</i> ▶▶	S2 – Save More Savings
S15 – Deeming	<i>will become</i> ▶▶	S13 – Deeming Easy
S20 – Share Savings/Insurance Debits	<i>will become</i> ▶▶	S2 – Save More Savings
S50 – Overdraft 8.54%	<i>will become</i> ▶▶	S2 – Save More Savings

If you already have one of the new Savings Account types at the time that the old account type is transferred it will simply become a subsequent point account within the new structure.

For example if an S1 Account is being transferred and an S2 Account already exists on that membership then the S1 Account will become an S2.1 Account or an S2.2 depending on the number of existing point accounts already held in that membership.

This consolidation process will not impact you in anyway as all existing facilities attached to the existing Savings Account eg, Cards, Cheque Books, Direct Credits & Debits and Overdraft facilities will remain the same, as they will also be automatically transferred over to the new account type.

The transfer of these Account types will take place progressively over the coming weeks and it is anticipated that the process will be completed by September 30, 2009.

Loan Redraw Fee

Effective From 17th August 2009, a loan redraw fee of \$20.00 per redraw will apply to the following loan categories L20, L21, L22, L24, L50, L57, L58, L59, L14, L52, L10.



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Should you require any further information on either of these changes to your accounts and the introduction of the Loan Redraw Fee please contact our Member Contact Centre on 1300 365 7 24 or call in and discuss this matter with any of our friendly Branch Staff.

We thank all members for your continued support of our credit union.