



	Save More Savings	Christmas Club	First Start	Community Support	Special Purpose	Percentage Plus	I-Saver	Payroll Plus	Great Day Deeming	Business Access	GST Management	Real Estate Trust
Minimum Balance	x	x	x	x	x	✓	x	x	x	x	x	x
Funds available at call	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Account Keeping Fee	x	x	x	x	x	x	x	x	x	x	x	x
Phone Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Internet Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cheque Book *	✓	x	✓	✓	x	✓	x	✓	✓	✓	✓	✓
Access Card	✓	x	✓	x	x	✓	x	✓	✓	✓	x	x
Direct Credits	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Debits	✓	x	✓	✓	x	x	x	✓	✓	✓	✓	✓
Bill Paying	✓	x	✓	✓	x	✓	x	✓	✓	✓	✓	✓
Bank@Post	✓	x	✓	x	x	✓	x	✓	✓	x	x	x
Overdraft Facility	✓	x	x	x	x	✓	x	✓	✓	✓	x	x
Counter Deposits	✓	x	✓	✓	x	✓	x	✓	✓	✓	✓	✓
Counter Withdrawals	✓	x	✓	✓	x	✓	x	✓	✓	✓	✓	x
Interest is calculated daily and paid monthly on all accounts												

\*Subject to application and approval

**Eligibility conditions apply to the following accounts:**

- **First Start Account:** This account is only available to members under the age of 21 years.
- **Community Support Account:** For incorporated non-profit organisations actively involved in the support of the community.
- **Residential Overdraft Account:** Overdraft must be secured by residential property.
- **Payroll Plus Account:** To be eligible for this account, the member must have their whole of pay credited to Holiday Coast Credit Union and be employed, working a minimum of 20 hours per week and not have their pay transferred to another financial institution.
- **Great Day Deeming Account:** For members aged 55+ and either a self-funded retiree or in receipt of Centrelink Pension or a Transition to Retirement Pension\* (TTR Pension). Centrelink pension, TTR Pension, (or other regular income in the case of self-funded retirees) must be electronically credited to the account.
- **Real Estate Trust Account:** A savings account for Real Estate Agents that allows the Real Estate Agency to comply with their Trust account obligations. Fees & Charges will be debited from nominated working account